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FEDERAL STUDENT ASSISTANCE PROGRAMS

Prepared by the

National Institute of Independent Colleges and Universities

David B. Ray, Research Associate
Ellen Frishberg, Director of Student Aid Policy

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PELL GRANTS

The Pell Grant program (formerly called Basic Educational Opportunity Grants - BEOG) was first enacted into law in 1972. Its purpose is to assist qualified undergraduate students who are enrolled on at least a half-time basis in an eligible institution to finance their postsecondary education. It is the largest federal student assistance grant program.

The maximum award for the 1987-88 academic year is $2100. Individual grants are determined by: (1) the amount a student or student's family can be expected to contribute to his or her education (as prescribed by a national formula, developed annually by the U.S. Congress); (2) the maximum award as set by the authorization or appropriation statute; and (3) the cost of attendance at the educational institution (tuition, fees, other expenses, and a cost of living allowance).

Originally conceived as a simple foundation grant program for students with financial need, the Pell Grant program has become very complex, using a federally established financial needs analysis system. The slightest variation in any of the numerous technical provisions of the formula can have wide-spread effects on students and parents' ability to pay for postsecondary education.

There have been significant changes in the distribution of Pell Grant funding among public, independent and proprietary institutions. The proportion of total funding for students attending state and independent colleges and universities decreased between FY 1981 and FY 1986, while the proportional share and actual amount of funds increased for students attending proprietary (profit-making) institutions. During this period, the funding at state institutions changed from $1,365 million (59 percent of the total) to $1,875 million (54 percent of the total). At independent colleges and universities, a loss of 6 percent was realized. The change was from $624 million (27 percent of the total) to $716 million (21 percent of the total). On the other hand, funding at proprietary institutions rose from $310 million (13.5 percent of the total) to $855 million (25 percent of the total).

For more information, contact Joseph Vignone, Pell Grants Branch, office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 732-4888.

DISTRIBUTION OF PELL GRANT FUNDING BY INSTITUTIONAL CONTROL AND TYPE

FY 1982 - FY 1986

Type of Institution	1982 - 1983 (FY 1982)		1983 - 1984 (FY 1983)		1984 - 1985 (FY 1984)		1985 - 1986 (FY 1985)		1986 -1987 (FY 1986)	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
PUBLIC	$1,373,877,293	56.6%	$1,582,862,351	56.4%	$1,703,358,464	56.1%	$1,992,968,061	55.8%	$1,874,673,698	54.4%
Two-year (or less)	438,250,321	18.1	519,892,962	18.5	561,525,796	18.5	670,631,059	18.8	645,047,904	18.7
Four-year (or more)	935,626,972	38.5	1,062,969,389	37.9	1,141,832,668	37.6	1,322,337,002	37.0	1,229,625,794	35.7
INDEPENDENT	$ 648,561,580	26.7%	$ 689,508,130	24.5%	$ 698,361,009	23.0%	$ 783,765,309	21.9%	716,249,635	20.8%
Two-year (or less)	72,649,471	3.0	78,996,114	2.8	74,469,053	2.4	87,596,395	2.5	79,765,413	2.3
Four-year (or more)	575,912,109	23.7	610,512,016	21.7	623,891,956	20.6	696,168,914	19.4	636,484,222	18.5
PROPRIETARY	$ 404,560,035	16.7%	$ 531,331,331	18.9%	$ 632,130,150	20.9%	$ 791,543,999	22.1%	854,864,675	24.8%
TOTAL	$2,427,050,126*	100 %	$2,804,116,719*	100 %	$3,035,292,994*	100 %	$3,572,976,979*	100.0%	3,448,584,332*	100.0%

Source: Office of Student Financial Assistance. U.S. Department of Education, "Institutions Agreement and Authorization Report," various dates.

* Other $51,218 for institutions classified as "other" for fiscal Year 1982.
* Other $414,907 for institutions classified as "other" for fiscal year 1983.
* Other $443,371 for institutions classified as "other" for fiscal year 1984.
* Other $4,699,610 for institutions classified as "other" for fiscal year 1985.
* Other $2,796,324 for institutions classified as "other" for fiscal year 1986.

DISTRIBUTION OF PELL GRANT FUNDING BY STATE

	FY 1983 AY (1982 - 1983)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL*
TOTAL	$1,373,877,293	$648,561,580	$404,560,035	$2,427,050,126
Alabama	32,676,271	10,397,521	6,032,475	49,106,267
Alaska	950,359	113,185	95,913	1,159,457
Arizona	19,590,461	944,563	11,492,045	32,027,069
Arkansas	16,401,288	4,016,319	2,968,771	23,386,378
California	104,187,426	24,511,706	48,141,561	176,951,034
Colorado	17,794,010	1,918,161	5,124,780	24,836,951
Connecticut	7,785,102	5,243,208	3,896,891	16,925,201
Delaware	3,844,878	721,675	79,493	4,650,875
District of Columbia	1,570,378	6,990,060	2,532,405	11,092,843
Florida	43,609,867	23,080,196	16,947,458	83,641,908
Georgia	23,308,599	12,657,910	7,770,670	43,737,179
Hawaii	2,422,317	1,547,474	572,361	4,542,152
Idaho	6,229,006	1,827,503	38,834	,095,343
Illinois	60,096,357	29,520,907	23,094,325	112,711,589
Indiana	28,733,904	9,742,253	12,795,858	51,272,015
Iowa	18,793,052	12,319,730	1,881,098	32,993,880
Kansas	16,484,723	5,513,682	2,642,644	24,641,049
Kentucky	21,505,948	7,957,504	8,928,831	38,392,283
Louisiana	28,694,050	4,971,327	5,387,161	39,052,538
Maine	8,787,679	2,470,906	1,021,542	12,280,127
Maryland	24,957,633	3,678,530	3,049,272	31,685,435
Massachusetts	28,727,804	30,956,856	5,550,865	65,235,525
Michigan	66,132,876	20,264,860	10,253,865	96,651,601
Minnesota	36,566,351	9,865,398	3,096,695	49,528,444
Mississippi	31,316,464	4,600,293	1,466,484	37,383,241
Missouri	25,480,130	12,896,950	8,919,801	47,318,602
Montana	7,528,155	964,191	105,471	8,597,817
Nebraska	12,470,986	4,802,583	1,451,341	18,724,910
Nevada	2,436,734	75,491	772,994	3,285,219
New Hampshire	4,562,661	3,091,425	721,868	8,375,954
New Jersey	35,187,995	14,592,356	14,803,033	64,587,871
New Mexico	11,497,549	1,391,548	1,015,018	13,904,115
New York	157,964,792	98,989,229	69,182,477	326,136,498
North Carolina	33,295,762	15,122,830	3,482,262	51,900,854
North Dakota	8,076,621	1,732,367	415,626	10,224,614
Ohio	58,232,213	20,771,993	25,366,115	104,370,321
Oklahoma	17,224,261	4,593,367	2,361,361	24,178,989
Oregon	22,854,451	3,792,580	2,504,618	29,151,649
Pennsylvania	62,973,076	37,740,711	24,749,120	125,468,360
Rhode Island	5,820,045	5,081,804	2,203,791	13,105,640
South Carolina	19,325,499	9,045,157	5,562,800	33,933,456
South Dakota	9,383,114	3,850,567	505,145	13,738,826
Tennessee	27,027,130	16,229,370	6,817,555	50,074,055
Texas	54,444,432	18,451,759	10,747,256	83,643,447
Utah	10,433,356	5,975,989	1,072,228	17,481,573
Vermont	3,535,341	2,656,618	65,537	6,257,496
Virginia	28,082,321	9,541,590	7,510,830	45,134,741
Washington	21,700,334	6,727,098	3,799,956	32,227,388
West Virginia	9,948,911	2,629,418	3,073,484	15,651,813
Wisconsin	37,187,431	6,952,665	2,684,463	46,824,559
Wyoming	2,173,129	0	241,548	2,414,677
American Samoa	145,365	0	0	145,365
Guam	733,944	0	55,130	789,074
Misc. Pacific Is.	1,176,433	0	0	1,176,433
Puerto Rico	31,390,734	104,930,197	19,506,910	155,827,841
Virgin Islands				

*Other $51,218

SOURCE: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report." Data for 1981-82 are current through October 4, 1983 are current through November 16, 1983.

DISTRIBUTION OF PELL GRANT FUNDING, BY STATE

	FY 1983 AY (1983 - 1984)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL*
TOTAL	$1,582,862,351	$689,508,130	$531,331,331	$2,804,116,719
Alabama	37,617,256	10,688,158	7,592,179	55,897,593
Alaska	982,849	202,892	65,228	1,250,969
Arizona	22,580,297	1,228,461	19,299,099	43,107,857
Arkansas	19,307,414	4,245,194	4,839,682	28,392,290
California	110,619,036	24,334,215	63,819,914	198,774,252
Colorado	20,476,776	1,983,553	6,281,372	28,741,701
Connecticut	8,364,956	5,375,493	5,173,292	18,913,741
Delaware	3,755,142	750,108	176,034	4,681,284
District of Columbia	1,502,453	7,135,829	2,810,850	11,504,428
Florida	49,258,757	29,222,334	23,473,212	101,968,069
Georgia	25,180,302	12,359,746	8,967,512	46,507,560
Hawaii	2,898,418	1,747,058	565,606	5,211,082
Idaho	7,627,942	2,228,135	98,791	9,954,868
Illinois	75,174,879	32,501,408	28,481,814	136,388,590
Indiana	35,229,083	11,134,789	17,094,198	63,458,070
Iowa	23,386,775	13,733,465	3,260,388	40,381,528
Kansas	20,048,015	6,234,723	3,258,188	29,541,263
Kentucky	25,945,089	8,601,379	11,772,981	46,327,799
Louisiana	34,596,322	5,136,238	8,636,405	48,372,148
Maine	9,628,630	2,419,574	1,235,703	13,283,907
Maryland	27,547,017	3,855,973	4,527,228	35,930,218
Massachusetts	30,957,843	31,389,023	5,971,712	68,318,578
Michigan	77,626,310	23,654,147	13,436,427	114,716,884
Minnesota	44,949,690	10,745,137	3,888,980	59,604,190
Mississippi	35,129,336	4,932,222	1,884,269	41,945,827
Missouri	31,346,626	14,252,201	13,947,454	59,546,281
Montana	9,097,836	1,131,234	139,378	10,368,448
Nebraska	15,301,601	5,210,428	1,602,427	22,114,456
Nevada	2,874,005	61,449	1,156,531	4,091,985
New Hampshire	4,788,619	3,029,635	761,868	8,596,196
New Jersey	40,677,802	11,517,437	16,423,643	68,660,156
New Mexico	12,592,518	1,299,307	1,235,423	15,127,248
New York	173,480,883	101,579,007	78,231,332	353,308,204
North Carolina	36,491,770	15,586,593	5,604,877	57,683,240
North Dakota	10,610,762	1,962,058	595,495	13,168,315
Ohio	69,558,032	23,001,508	33,262,846	125,822,386
Oklahoma	20,261,154	6,288,052	3,443,661	29,992,867
Oregon	26,531,626	4,288,686	3,296,248	34,116,560
Pennsylvania	70,780,454	39,535,319	30,879,335	141,197,553
Rhode Island	6,211,047	5,312,853	2,319,247	13,843,147
South Carolina	21,559,612	9,356,935	6,238,969	37,155,516
South Dakota	11,136,046	2,990,381	1,914,121	16,040,548
Tennessee	30,354,509	16,941,652	11,940,149	59,236,310
Texas	65,780,482	17,889,427	15,639,098	99,309,007
Utah	12,503,609	7,001,714	1,331,600	20,836,923
Vermont	3,854,997	2,859,323	94,518	6,808,838
Virginia	30,648,362	9,731,030	10,622,079	51,001,471
Washington	25,710,994	7,500,751	5,365,695	38,581,781
West Virginia	12,888,054	3,215,283	4,484,265	20,587,602
Wisconsin	44,902,148	7,810,299	3,318,757	56,031,204
Wyoming	2,947,082	0	453,435	3,400,517
American Samoa	164,628	0	0	164,628
Guam	1,117,483	0	65,080	1,182,563
Misc. Pacific IS.	1,591,322	0	0	1,591,322
Puerto Rico	36,253,856	114,316,314	30,352,736	180,922,906
Virgin Islands	453,845	0	0	453,845

*Other = 414,907

Source: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report," various dates.

DISTRIBUTION OF PELL GRANT FUNDING, BY STATE

	FY 1984 AY (1984 - 1985)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL *
TOTAL	$1,703,358,464	$698,361,009	$632,130,150	$3,035,292,994
Alabama	38,848,692	10,933,672	9,176,892	58,959,256
Alaska	1,340,636	248,271	56,750	1,645,657
Arizona	23,118,870	1,281,035	28,279,352	52,679,257
Arkansas	20,525,594	4,426,155	8,156,549	33,108,298
California	127,623,577	26,204,319	71,092,446	225,446,529
Colorado	22,847,612	1,917,510	7,183,280	31,948,402
Connecticut	8,224,593	5,190,084	5,894,159	19,308,836
Delaware	3,612,886	757,098	155,715	4,541,199
District of Columbia	1,135,193	7,248,475	2,451,060	10,834,728
Florida	52,110,097	21,417,794	31,356,797	105,057,719
Georgia	25,858,499	11,939,324	10,898,215	48,699,638
Hawaii	3,284,213	1,860,308	772,367	5,916,888
Idaho	9,205,676	2,468,752	116,369	11,790,797
Illinois	83,288,547	34,234,921	34,209,353	151,734,495
Indiana	37,651,354	11,009,227	17,562,872	66,225,403
Iowa	28,532,349	14,631,537	4,568,842	47,756,481
Kansas	23,074,543	6,747,350	3,743,458	33,565,351
Kentucky	29,441,208	9,182,102	15,697,313	54,364,595
Louisiana	37,894,779	5,311,470	12,460,353	55,676,482
Maine	9,998,812	2,415,386	1,097,305	13,511,503
Maryland	28,298,903	3,862,399	5,426,426	37,587,728
Massachusetts	31,278,934	29,596,112	4,834,356	65,716,026
Michigan	80,836,916	24,957,502	14,393,536	120,187,954
Minnesota	53,288,053	11,131,589	3,887,975	68,307,617
Mississippi	36,219,108	5,013,394	2,355,105	43,587,607
Missouri	33,774,087	15,127,128	17,046,793	65,981,528
Montana	11,625,829	1,277,248	201,683	13,104,760
Nebraska	17,659,376	5,229,569	1,836,329	24,741,755
Nevada	3,145,926	83,709	2,288,357	5,517,992
New Hampshire	4,618,602	2,750,528	791,318	8,160,448
New Jersey	38,084,335	10,438,920	17,533,276	66,063,489
New Mexico	14,623,547	1,002,870	1,618,270	17,244,687
New York	173,954,010	103,346,945	91,672,440	368,997,918
North Carolina	36,039,182	15,618,988	6,018,198	57,714,941
North Dakota	12,318,972	2,273,519	719,328	15,311,819
Ohio	73,667,352	24,453,462	40,622,086	138,742,900
Oklahoma	24,793,175	5,805,763	4,676,912	35,275,850
Oregon	29,391,312	4,613,782	3,639,978	37,656,810
Pennsylvania	72,694,467	40,004,095	33,225,386	145,996,720
Rhode Island	5,690,076	5,235,494	1,884,293	12,814,949
South Carolina	21,912,553	9,423,640	6,388,312	37,787,364
South Dakota	12,863,723	2,919,726	2,635,489	18,428,464
Tennessee	31,239,562	16,661,234	14,424,989	62,381,822
Texas	73,317,486	17,786,402	22,200,266	113,539,655
Utah	14,800,588	8,031,268	1,802,986	24,634,842
Vermont	3,881,904	2,970,655	101,395	6,953,954
Virginia	32,018,256	9,182,490	10,684,494	51,937,657
Washington	31,104,301	8,698,088	5,705,174	45,518,774
West Virginia	14,699,141	3,496,989	5,565,325	23,761,455
Wisconsin	52,277,023	7,912,647	3,848,706	64,038,376
Wyoming	3,698,545	0	536,812	4,235,357
Guam	1,141,679	0	94,517	1,236,196
Misc. Pacific IS.	1,948,435	0	0	1,948,435
Puerto Rico	38,411,408	120,030,064	38,540,191	196,981,663
Virgin Islands	423,968	0	0	423,968

*Other = $443,371

Source: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report," various dates.

DISTRIBUTION OF PELL GRANT FUNDING, BY STATE

	FY 1985 AY (1985 - 1986)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL *
TOTAL	$1,992,968,061	$783,765,309	$791,543,999	$3,572,976,979
Alabama	45,708,120	11,231,712	11,985,250	68,925,082
Alaska	1,655,018	271,967	73,824	2,000,809
Arizona	26,715,640	1,434,406	48,340,290	76,496,831
Arkansas	24,500,378	4,903,200	9,118,736	39,184,092
California	152,389,537	30,227,207	90,519,456	273,289,870
Colorado	27,432,710	1,999,404	8,277,001	37,709,115
Connecticut	8,386,441	5,314,877	6,693,667	20,394,985
Delaware	3,894,999	745,648	693,733	5,373,451
District of Columbia	1,005,482	7,242,609	3,765,448	12,013,539
Florida	60,512,866	23,914,220	34,233,663	118,712,693
Georgia	29,587,105	13,419,358	12,439,846	55,446,309
Hawaii	3,963,385	1,928,007	880,277	6,771,669
Idaho	11,063,657	3,208,087	263,276	14,535,020
Illinois	96,755,736	39,065,394	39,905,396	176,561,145
Indiana	45,280,150	11,587,516	22,156,114	79,023,780
Iowa	37,720,930	17,062,780	5,845,150	60,673,505
Kansas	27,910,988	8,120,724	4,406,067	40,476,410
Kentucky	33,724,824	10,410,879	17,155,179	61,369,130
Louisiana	48,350,086	5,969,209	19,333,880	73,670,053
Maine	10,913,987	2,544,056	1,319,522	14,777,565
Maryland	31,645,018	4,358,170	6,322,503	42,396,141
Massachusetts	34,117,388	29,899,495	4,788,611	68,817,136
Michigan	88,942,980	28,808,451	17,964,160	135,715,591
Minnesota	65,638,591	12,023,748	3,734,895	81,397,234
Mississippi	42,461,140	5,366,597	2,830,027	50,657,764
Missouri	39,953,368	16,793,117	22,098,464	78,883,935
Montana	14,620,896	1,493,726	387,609	16,502,231
Nebraska	23,379,445	5,618,764	2,161,308	31,262,015
Nevada	3,831,860	107,237	3,778,977	7,718,074
New Hampshire	4,688,242	2,644,565	880,637	8,213,444
New Jersey	39,897,807	10,505,468	18,804,093	69,220,916
New Mexico	17,381,712	1,285,586	1,729,089	20,396,387
New York	192,491,286	113,853,938	109,463,872	415,809,096
North Carolina	42,045,157	16,997,328	7,190,002	66,397,566
North Dakota	16,110,853	2,702,617	807,477	19,620,947
Ohio	83,079,533	26,736,558	43,694,959	153,511,050
Oklahoma	31,442,288	6,317,543	6,882,987	44,642,818
Oregon	35,875,261	4,882,447	5,084,624	45,925,043
Pennsylvania	79,195,597	41,797,404	39,911,415	160,988,483
Rhode Island	5,968,894	5,363,924	1,805,415	13,143,983
South Carolina	24,213,288	10,001,280	7,593,723	41,897,880
South Dakota	15,654,841	3,399,161	3,728,887	22,793,471
Tennessee	35,579,681	17,302,940	17,494,247	70,628,521
Texas	90,918,770	19,450,720	38,755,837	149,436,127
Utah	17,923,082	9,460,265	2,277,153	29,660,500
Vermont	4,117,664	2,936,799	123,791	7,178,254
Virginia	36,166,239	10,611,045	12,431,348	59,316,273
Washington	40,511,113	9,743,464	8,895,827	59,199,088
West Virginia	16,938,868	3,825,570	6,674,141	27,438,579
Wisconsin	63,505,453	8,822,266	4,346,937	76,674,656
Wyoming	4,880,559	0	629,750	5,510,309
American Samoa	34,893	0	0	34,893
Guam	1,500,736		111,908	1,612,644
Misc. Pacific IS.	2,147,249	0	0	2,147,249
Puerto Rico	48,079,909	150,053,856	50,753,551	250,267,267
Virgin Islands	556,361	0	0	556,361

*Other = 4,699,610

Source: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report," various.

DISTRIBUTION OF PELL GRANT FUNDING, BY STATE

	FY 1986 AY (1986 - 1987)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL *
TOTAL	$1,874,673,698	$716,249,635	$854,864,675	$3,448,584,332
Alabama	42,782,331	10,166,397	15,188,339	68,137,067
Alaska	1,620,757	322,521	270,153	2,213,431
Arizona	27,338,298	1,527,204	45,701,919	74,785,083
Arkansas	24,420,190	4,701,721	12,408,403	41,530,314
California	145,278,686	29,000,605	102,408,946	278,776,247
Colorado	28,146,102	1,559,071	8,578,174	38,283,347
Connecticut	6,931,939	4,224,288	6,679,469	17,835,696
Delaware	3,062,931	603,077	6,261,111	9,927,119
District of Columbia	861,792	6,094,640	7,280,816	14,237,248
Florida	55,546,265	20,270,904	46,547,714	122,364,883
Georgia	26,220,098	11,364,383	13,151,812	50,736,293
Hawaii	3,538,795	1,769,388	726,958	6,035,141
Idaho	11,136,535	3,265,768	493,921	14,896,224
Illinois	89,039,811	34,749,906	40,755,834	164,638,995
Indiana	40,665,550	9,802,096	20,649,933	71,117,579
Iowa	37,708,407	16,264,557	5,600,267	59,600,056
Kansas	27,424,053	10,087,769	4,880,335	42,392,157
Kentucky	32,118,839	9,837,045	18,006,425	59,962,309
Louisiana	51,521,148	5,785,107	30,004,177	87,310,432
Maine	9,261,075	2,013,839	1,085,834	12,360,748
Maryland	26,384,484	3,922,600	6,882,431	37,244,566
Massachusetts	28,269,465	22,951,727	4,134,975	55,260,016
Michigan	80,330,602	26,249,728	18,319,810	124,900,140
Minnesota	63,790,073	10,617,182	3,471,917	77,879,172
Mississippi	41,544,758	5,107,840	3,416,770	50,069,368
Missouri	38,305,990	15,486,522	20,746,518	74,539,030
Montana	14,608,490	1,627,601	578,992	16,815,083
Nebraska	23,171,972	4,801,694	2,375,383	30,349,049
Nevada	3,715,799	107,645	3,534,012	7,357,456
New Hampshire	3,545,913	1,986,550	636,609	6,169,072
New Jersey	31,887,119	8,291,208	17,626,183	57,804,510
New Mexico	18,654,052	1,085,273	2,205,295	21,944,620
New York	166,064,799	104,439,831	102,191,335	372,893,019
North Carolina	37,575,215	14,176,320	7,832,313	59,583,848
North Dakota	16,224,402	2,391,777	861,768	19,477,947
Ohio	77,198,075	25,019,288	47,686,912	149,978,907
Oklahoma	34,329,401	6,021,774	10,233,889	50,585,064
Oregon	34,505,998	4,475,892	4,907,250	43,889,140
Pennsylvania	67,717,954	33,910,885	39,983,993	141,612,832
Rhode Island	4,800,977	3,963,093	1,724,707	10,488,777
South Carolina	21,848,312	9,227,347	8,117,794	39,193,453
South Dakota	15,501,215	3,368,865	5,195,342	24,065,422
Tennessee	31,493,070	15,283,725	18,092,411	64,869,206
Texas	97,124,402	18,125,805	55,325,186	170,575,393
Utah	19,055,891	9,861,999	2,760,798	31,678,688
Vermont	3,426,870	2,361,417	115,853	5,904,140
Virginia	32,308,521	8,787,818	8,741,213	49,837,552
Washington	42,131,071	6,920,352	7,538,537	56,633,606
West Virginia	16,321,760	3,389,565	5,339,725	25,051,050
Wisconsin	62,073,585	8,086,160	4,277,158	74,436,903
Wyoming	5,292,321	0	1,220,873	6,513,194
American Samoa	77,918	0	0	77,918
Guam	1,271,413	0	50,405	1,321,818
Misc. Pacific IS.	2,136,140	0	0	2,136,140
Puerto Rico	0	0	0	0
Virgin Islands	540,168	0	0	540,168

* Other = 2,796,324

Source: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report," various dates.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS

The Supplemental Educational Opportunity Grant (SEOG) program is one of three federal programs known as "campus-based" because they are administered by the educational institution. Combined with the other two campus-based programs (College Work Study and Perkins Loans), the SEOG program helps provide some measure of choice to those needy students whose aspirations and abilities direct them to a higher priced state or independent college or university.

The minimum SEOG award is $100 and the maximum is $4000 per year. Awards are limited to students who are enrolled at least half-time as undergraduates at their respective institutions and who maintain "satisfactory progress", and who have exceptional financial need. Institutions must make a "reasonable proportion" of their SEOG funds available to undergraduate students who are enrolled less than half-time if less than half-time students are included in the institution's application for funds. Participating institutions must submit an annual application to the U.S. Department of Education for allocations of funds based on the number of students who demonstrated financial need. Institutional need for an SEOG allocation is determined by a complicated formula, and funds are dispensed based on a base guarantee that is related to dollars expended in 1985-86. Also calculated, after base guarantees are met, is a pro-rata increase (25 percent of remaining funds) and a fair share increase (75 percent of remaining funds). The appropriation level for SEOG has never approximated the levels of demonstrated need on the campuses. Therefore, it is unlikely that the pro-rata or fair share formulas will come into play.

Because independent colleges and universities are generally higher priced than institutions that receive direct governmental operating subsidies, students attending independent institutions tend to have greater need for SEOG awards. The proportion of SEOG funds for students in independent colleges and universities has been fairly stable in recent years.

For more information contact Robert Coates, Campus and State Grants Branch, Division of Program Operations, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 732-3711.

DISTRIBUTION OF SEOG FUNDING BY INSTITUTIONAL CONTROL AND TYPE

FY 1984 - 1988

Type of Institution	1984 - 1985 (FY 1984)		1985 - 1986 (FY 1985)		1986 - 1987 (FY 1986)		1987 - 1988 (FY 1987)		1988 - 1989 (FY 1988)	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
PUBLIC	$186,873,202	49.9%	$200,135,088	48.6%	$192,247,727	49.0%	$192,826,231	46.8%	$199,095,389	48.8%
Two-year	48,770,533	13.0	54,468,675	13.2	50,108,620	12.8	51,627,389	12.5	53,527,826	13.1
Four-year	138,102,669	36.9	145,666,413	35.4	142,139,107	36.2	141,198,842	34.3	145,567,563	35.7
INDEPENDENT	$151,888,061	40.5%	$167,175,232	40.6%	$158,269,745	40.2%	$164,844,564	40.0%	$165,103,224	40.4%
Two-year	8,045,536	2.1	8,860,722	2.2	7,900,689	2.0	7,445,318	1.8	7,897,962	2.0
Four-year	143,842,525	38.4	158,314,510	38.4	150,369,056	38.2	157,399,246	38.2	157,205,262	38.4
PROPRIETARY	$ 35,833,796	9.6%	$ 44,160,976	10.8%	$ 42,477,452	10.8%	$ 54,327,158	13.2%	$ 44,216,077	10.8%
TOTAL	$374,595,059	100 %	$411,471,296	100 %	$392,994,924	100 %	$411,997,953	100 %	$408,414,690	100 %

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING, BY STATE

	FY 1984 AY (1984 - 1985)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$186,873,202	$151,888,061	$35,833,796	$374,595,059
Alabama	2,655,089	2,510,382	731,535	5,897,006
Alaska	315,816	28,153	5,012	348,981
Arizona	3,595,958	174,787	1,264,367	5,035,112
Arkansas	1,758,165	373,701	341,796	2,473,662
California	23,847,037	7,324,363	5,996,390	37,167,790
Colorado	2,788,825	749,893	1,018,675	4,557,393
Connecticut	1,372,149	3,239,265	577,567	5,188,981
Delaware	594,565	279,936	11,919	886,420
District of Columbia	642,581	1,866,228	227,760	2,736,569
Florida	5,808,954	3,994,633	804,592	10,608,179
Georgia	2,143,239	2,638,085	1,183,261	5,964,585
Hawaii	781,239	329,384	134,057	1,244,680
Idaho	875,569	250,473	56,276	1,182,318
Illinois	5,751,380	8,491,241	2,099,956	16,342,577
Indiana	3,933,355	3,287,639	459,530	7,680,524
Iowa	1,431,009	3,608,137	203,293	5,242,439
Kansas	1,945,684	1,528,980	227,869	3,702,533
Kentucky	2,062,488	1,175,833	748,986	3,987,307
Louisiana	2,041,540	1,365,883	1,078,435	4,485,858
Maine	3,673,131	1,479,926	75,572	5,228,629
Maryland	4,219,523	1,205,500	426,961	5,851,984
Massachusetts	4,676,308	15,161,430	786,490	20,624,228
Michigan	8,104,057	4,916,025	694,262	13,714,344
Minnesota	5,149,096	4,488,061	387,545	10,024,702
Mississippi	3,505,565	1,032,041	80,491	4,618,097
Missouri	2,149,349	3,569,021	685,690	6,404,060
Montana	786,312	204,718	5,310	996,340
Nebraska	893,087	1,416,877	166,799	2,476,763
Nevada	455,385	10,986	150,225	616,596
New Hampshire	1,916,769	1,392,810	61,031	3,370,610
New Jersey	3,606,771	3,324,855	1,326,912	8,258,538
New Mexico	2,091,437	453,736	103,861	2,649,034
New York	9,961,041	16,710,077	2,599,173	29,270,291
North Carolina	4,424,036	4,067,829	402,783	8,894,648
North Dakota	1,678,805	483,326	27,284	2,189,415
Ohio	5,248,248	7,255,306	1,697,972	14,201,526
Oklahoma	2,411,171	1,289,198	331,015	4,031,384
Oregon	5,580,047	1,509,607	386,912	7,476,566
Pennsylvania	8,061,024	11,289,245	1,829,619	21,179,888
Rhode Island	1,243,948	2,284,249	169,654	3,697,851
South Carolina	2,015,105	1,958,805	460,058	4,433,968
South Dakota	1,050,337	967,224	269,082	2,286,643
Tennessee	2,583,706	3,032,016	640,249	6,255,971
Texas	10,719,017	5,297,351	1,978,262	17,994,630
Utah	1,834,632	127,530	260,552	2,222,714
Vermont	2,152,886	1,554,114	0	3,707,000
Virginia	3,594,743	2,314,460	1,042,028	6,951,231
Washington	5,325,553	3,129,591	705,433	9,160,577
West Virginia	1,450,947	1,091,944	217,833	2,760,724
Wisconsin	9,520,259	2,226,231	193,635	11,940,325
Wyoming	426,291	0	81,306	507,597
Guam	25,285	0	4,522	29,807
Misc. Pacific IS.	22,652	0	0	22,652
Puerto Rico	1,943,281	3,426,976	413,799	5,784,056
Virgin Islands	28,756	0	0	28,756

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING, BY STATE

	FY 1985 AY (1985 - 1986)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$200,135,088	$167,175,232	$44,160,976	$411,471,296
Alabama	3,070,536	2,643,825	763,525	6,477,886
Alaska	316,708	56,688	9,961	383,357
Arizona	3,604,921	225,492	1,700,688	5,531,101
Arkansas	1,954,146	432,075	331,091	2,717,312
California	24,792,283	8,756,610	7,280,048	40,828,941
Colorado	3,036,861	822,813	1,146,637	5,006,311
Connecticut	1,431,691	3,499,811	768,633	5,700,135
Delaware	671,037	290,613	12,087	973,737
District of Columbia	642,581	2,089,678	273,879	3,006,138
Florida	6,187,882	4,185,155	1,280,078	11,653,115
Georgia	2,070,281	2,889,434	1,592,400	6,552,115
Hawaii	846,613	371,148	149,529	1,367,290
Idaho	956,865	277,913	64,000	1,298,778
Illinois	6,470,634	8,928,212	2,553,583	17,952,429
Indiana	4,114,392	3,651,795	670,884	8,437,071
Iowa	1,714,913	3,764,996	278,936	5,758,845
Kansas	2,152,249	1,658,043	256,964	4,067,256
Kentucky	2,171,383	1,263,962	944,736	4,380,081
Louisiana	2,302,981	1,381,830	1,242,924	4,927,735
Maine	3,848,661	1,782,093	112,925	5,743,679
Maryland	4,442,169	1,476,052	510,224	6,428,445
Massachusetts	5,043,174	16,878,645	734,002	22,655,821
Michigan	8,976,044	5,163,407	925,788	15,065,239
Minnesota	5,672,858	4,855,008	484,329	11,012,195
Mississippi	3,194,802	1,084,518	793,687	5,073,007
Missouri	2,470,910	3,666,128	897,847	7,034,885
Montana	892,633	191,545	10,310	1,094,488
Nebraska	1,579,650	986,016	155,063	2,720,729
Nevada	541,900	10,000	125,434	677,334
New Hampshire	1,980,847	1,574,807	146,988	3,702,642
New Jersey	3,993,532	3,672,145	1,406,378	9,072,055
New Mexico	2,265,520	479,609	164,851	2,909,980
New York	10,773,659	18,136,268	3,243,556	32,153,483
North Carolina	4,836,214	4,473,988	460,588	9,770,790
North Dakota	1,824,214	561,533	19,335	2,405,082
Ohio	5,967,602	7,631,233	2,001,619	15,600,454
Oklahoma	2,677,981	1,381,433	369,077	4,428,491
Oregon	5,831,133	1,953,755	428,158	8,213,046
Pennsylvania	7,809,037	13,447,618	2,009,586	23,266,241
Rhode Island	1,277,588	2,582,126	202,396	4,062,110
South Carolina	2,222,787	2,051,078	596,876	4,870,741
South Dakota	1,318,516	906,942	286,427	2,511,885
Tennessee	2,851,875	3,239,616	780,724	6,872,215
Texas	11,554,270	5,794,792	2,418,098	19,767,160
Utah	2,039,633	249,597	152,433	2,441,663
Vermont	2,198,432	1,863,724	10,000	4,072,156
Virginia	3,988,495	2,489,512	1,157,950	7,635,957
Washington	5,582,722	3,648,127	832,128	10,062,977
West Virginia	1,525,492	1,148,457	335,688	3,009,637
Wisconsin	9,968,443	2,869,943	278,064	13,116,450
Wyoming	458,712	0	98,885	557,597
Guam	27,292	0	5,451	32,743
Misc. Pacific IS.	24,884	0	0	24,884
Puerto Rico	1,932,861	3,735,424	685,528	6,353,813
Virgin Islands	31,589	0	0	31,589

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING, BY STATE

	FY 1986 AY (1986 - 1987)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$192,247,727	$158,269,745	$42,477,452	$392,994,924
Alabama	2,851,377	2,539,211	796,076	6,186,664
Alaska	317,088	42,097	6,936	366,121
Arizona	3,501,143	173,772	1,607,507	5,282,422
Arkansas	1,868,904	410,582	315,678	2,595,164
California	23,826,990	8,023,470	7,142,988	38,993,448
Colorado	2,969,939	710,129	1,101,183	4,781,251
Connecticut	1,422,745	3,355,375	665,767	5,443,887
Delaware	620,405	297,469	12,087	929,961
District of Columbia	642,581	1,987,477	240,935	2,870,993
Florida	5,947,795	4,043,657	1,137,777	11,129,229
Georgia	2,134,487	2,814,630	1,308,446	6,257,563
Hawaii	742,774	423,227	139,820	1,305,821
Idaho	871,528	268,863	99,999	1,240,390
Illinois	6,448,206	8,024,683	2,672,437	17,145,326
Indiana	4,040,487	3,411,354	605,929	8,057,770
Iowa	1,521,239	3,686,984	291,725	5,499,948
Kansas	2,056,550	1,598,612	229,242	3,884,404
Kentucky	2,082,959	1,210,676	889,523	4,183,158
Louisiana	2,132,647	1,343,641	1,229,911	4,706,199
Maine	3,694,301	1,698,596	92,547	5,485,444
Maryland	4,306,631	1,267,576	565,231	6,139,438
Massachusetts	4,957,302	15,876,298	803,701	21,637,301
Michigan	8,731,609	4,774,232	882,148	14,387,989
Minnesota	5,510,564	4,599,414	407,177	10,517,155
Mississippi	3,685,319	1,058,130	101,498	4,844,947
Missouri	2,243,246	3,598,306	877,076	6,718,628
Montana	830,518	198,863	15,897	1,045,278
Nebraska	1,049,968	1,369,892	178,555	2,598,415
Nevada	429,713	10,386	206,787	646,886
New Hampshire	1,935,359	1,470,805	130,018	3,536,182
New Jersey	3,854,639	3,430,506	1,379,051	8,664,196
New Mexico	2,179,914	463,471	135,772	2,779,157
New York	10,368,251	17,173,535	3,166,174	30,707,960
North Carolina	4,593,347	4,268,083	470,116	9,331,546
North Dakota	1,752,700	526,396	17,869	2,296,965
Ohio	5,586,733	7,396,087	1,916,261	14,899,081
Oklahoma	2,356,862	1,403,628	468,906	4,229,396
Oregon	5,619,169	1,803,429	421,193	7,843,791
Pennsylvania	7,266,587	12,917,429	2,036,227	22,220,243
Rhode Island	1,283,886	2,380,067	215,535	3,879,488
South Carolina	2,130,650	1,991,144	529,968	4,651,762
South Dakota	1,171,720	865,176	362,057	2,398,953
Tennessee	2,688,056	3,181,067	694,145	6,563,268
Texas	11,123,911	5,337,965	2,416,581	18,878,457
Utah	1,905,294	140,556	286,038	2,331,888
Vermont	2,157,530	1,720,080	11,478	3,889,088
Virginia	3,827,165	2,492,220	973,287	7,292,672
Washington	5,405,241	3,356,925	848,418	9,610,584
West Virginia	1,495,112	1,110,710	290,503	2,896,325
Wisconsin	9,665,195	2,608,492	253,149	12,526,836
Wyoming	419,758	0	112,773	532,531
Guam	24,891	0	6,380	31,271
Misc. Pacific IS.	16,858	0	6,906	23,764
Puerto Rico	1,949,715	3,414,372	704,064	6,068,151
Virgin Islands	30,169	0	0	30,169

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING, BY STATE

	FY 1987 AY (1987 - 1988)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$192,826,231	$164,844,564	$54,327,158	$411,997,953
Alabama	2,787,634	2,563,693	1,134,495	6,485,822
Alaska	310,703	27,560	45,561	383,824
Arizona	3,545,103	161,331	1,831,437	5,537,871
Arkansas	1,804,629	391,742	524,289	2,720,660
California	24,021,359	8,860,056	7,997,566	40,878,981
Colorado	3,093,119	663,185	1,256,150	5,012,454
Connecticut	1,396,991	3,528,548	781,590	5,707,129
Delaware	659,580	303,262	12,087	974,929
District of Columbia	575,000	2,187,956	246,854	3,009,810
Florida	5,993,210	4,081,454	1,592,707	11,667,371
Georgia	2,093,738	2,876,445	1,589,992	6,560,175
Hawaii	741,980	448,182	178,809	1,368,971
Idaho	890,928	293,640	115,801	1,300,369
Illinois	5,527,756	8,822,983	3,623,637	17,974,376
Indiana	4,124,251	3,533,048	790,086	8,447,385
Iowa	1,632,472	3,814,805	318,632	5,765,909
Kansas	2,118,342	1,657,403	296,494	4,072,239
Kentucky	2,061,674	1,215,764	1,108,001	4,385,439
Louisiana	2,137,000	1,448,322	1,348,423	4,933,745
Maine	3,717,965	1,918,604	114,105	5,750,674
Maryland	4,472,434	1,393,588	570,282	6,436,304
Massachusetts	5,051,901	16,780,684	850,868	22,683,453
Michigan	9,335,134	4,751,325	997,218	15,083,677
Minnesota	5,784,214	4,758,893	482,540	11,025,647
Mississippi	3,836,387	1,066,155	176,672	5,079,214
Missouri	2,340,834	3,657,744	1,044,920	7,043,498
Montana	566,202	232,549	297,080	1,095,831
Nebraska	1,123,054	1,412,868	188,147	2,724,069
Nevada	452,940	16,099	209,124	678,163
New Hampshire	1,937,788	1,616,972	152,404	3,707,164
New Jersey	3,783,298	3,516,629	1,783,225	9,083,152
New Mexico	2,414,305	309,892	189,344	2,913,541
New York	10,243,432	17,744,540	4,204,888	32,192,860
North Carolina	4,759,467	4,521,020	502,324	9,782,811
North Dakota	1,837,141	534,080	36,814	2,408,035
Ohio	5,647,083	7,620,084	2,352,352	15,619,519
Oklahoma	2,485,096	1,415,242	533,601	4,433,939
Oregon	5,678,983	2,053,012	491,070	8,223,065
Pennsylvania	7,663,419	12,900,735	2,730,525	23,294,679
Rhode Island	1,250,776	2,610,537	205,750	4,067,063
South Carolina	2,145,060	2,097,288	634,376	4,876,724
South Dakota	1,235,131	890,991	388,836	2,514,958
Tennessee	2,748,793	3,272,960	858,901	6,880,654
Texas	9,494,428	5,371,857	4,925,071	19,791,356
Utah	1,854,512	144,819	445,314	2,444,645
Vermont	2,175,929	1,871,695	29,499	4,077,123
Virginia	3,910,094	2,482,871	1,252,354	7,645,319
Washington	5,478,964	3,487,478	1,108,838	10,075,280
West Virginia	1,577,286	1,157,383	301,711	3,036,380
Wisconsin	9,893,457	2,987,108	251,955	13,132,520
Wyoming	410,362	0	147,925	558,287
Guam	26,097	0	6,689	32,786
Misc. Pacific IS.	24,918	0	0	24,918
Puerto Rico	1,922,250	3,369,483	1,069,825	6,361,558
Virgin Islands	31,628	0	0	31,628

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING, BY STATE

	FY 1988 AY (1988 - 1989)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$199,095,389	$165,103,224	$44,216,077	$408,414,690
Alabama	3,024,416	2,651,194	724,735	6,400,345
Alaska	124,277	42,009	25,594	191,880
Arizona	3,608,520	204,561	1,633,298	5,446,379
Arkansas	1,907,048	439,379	330,638	2,677,065
California	24,473,236	8,683,338	6,746,601	39,903,175
Colorado	3,022,052	777,018	1,106,070	4,905,140
Connecticut	1,431,189	3,485,983	746,345	5,663,517
Delaware	671,037	285,615	9,498	966,150
District of Columbia	455,000	2,077,919	268,536	2,801,455
Florida	6,340,169	4,022,873	1,577,817	11,940,859
Georgia	2,236,324	2,837,069	1,389,244	6,462,637
Hawaii	779,785	371,148	148,826	1,299,759
Idaho	967,627	277,899	76,084	1,321,610
Illinois	6,021,299	8,875,896	2,741,579	17,638,774
Indiana	3,987,208	3,690,405	589,819	8,267,432
Iowa	1,677,052	3,636,565	360,020	5,673,637
Kansas	2,144,440	1,638,589	278,183	4,061,212
Kentucky	2,161,513	1,259,898	881,030	4,302,441
Louisiana	2,296,311	1,355,335	1,190,307	4,841,953
Maine	3,835,495	1,818,218	122,917	5,776,630
Maryland	4,574,513	1,474,659	548,609	6,597,781
Massachusetts	4,795,166	16,924,865	853,826	22,573,857
Michigan	9,049,632	5,032,834	970,003	15,052,469
Minnesota	5,713,495	4,702,255	552,005	10,967,755
Mississippi	4,113,796	1,086,035	181,187	5,381,018
Missouri	2,482,507	3,682,451	958,526	7,123,484
Montana	897,477	173,900	25,889	1,097,266
Nebraska	1,186,285	1,386,847	156,120	2,729,252
Nevada	521,457	2,568	122,937	646,962
New Hampshire	1,943,440	1,586,135	160,389	3,689,964
New Jersey	3,983,593	3,611,978	1,423,904	9,019,475
New Mexico	2,270,352	302,567	119,191	2,692,110
New York	10,518,437	17,629,068	3,647,919	31,795,424
North Carolina	4,799,522	4,486,711	440,376	9,726,609
North Dakota	1,819,215	488,254	19,335	2,326,804
Ohio	6,080,524	7,400,523	2,034,228	15,515,275
Oklahoma	2,624,676	1,393,010	410,604	4,428,290
Oregon	5,831,133	1,904,171	439,257	8,174,561
Pennsylvania	7,907,952	13,565,633	2,018,522	23,492,107
Rhode Island	1,277,588	2,464,827	175,814	3,918,229
South Carolina	2,189,464	2,119,469	530,970	4,839,903
South Dakota	1,313,202	746,017	403,766	2,462,985
Tennessee	2,863,454	3,209,158	790,096	6,862,708
Texas	11,639,761	5,739,199	2,682,426	20,061,386
Utah	2,053,996	139,024	291,179	2,484,199
Vermont	2,197,986	1,920,212	5,000	4,123,198
Virginia	3,835,284	2,491,115	1,066,883	7,393,282
Washington	5,545,661	3,648,127	774,055	9,967,843
West Virginia	1,596,251	1,147,706	286,503	3,030,460
Wisconsin	9,893,972	2,838,311	216,540	12,948,823
Wyoming	448,446	0	120,996	569,442
Guam	35,467	0	7,819	43,286
Misc. Pacific IS.	18,392	0	0	18,392
Puerto Rico	1,909,295	3,374,684	802,473	6,086,452
Virgin Islands	0	0	31,589	31,589

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

STATE STUDENT INCENTIVE GRANTS

The State Student Incentive Grant (SSIG) program was established to provide an incentive to states to establish or expand grant assistance programs to undergraduate students. It is a 50-50 (state-federal) cost sharing program where federal funds are allotted based upon a formula which reflects current student enrollment patterns.

The maximum grant permitted under the SSIG program is $2500 per academic year. States have a wide latitude in their selection of grant recipients. Some states determine grant levels by calculating the difference between the student's resources and the cost of attending his or her particular institution. Other states determine need based on income and give larger awards to those students with the least resources.

Some states match the federal allotment evenly, while other states have developed substantial programs of support which "overmatch" the federal SSIG payment.

For more information contact Lenore Smith, State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 472-4265.

DISTRIBUTION OF SSIG FUNDING, BY STATE

	FY 1982 AY (1982 - 1983)				
	PUBLIC	INDEPENDENT	PROPRIETARY	OTHER	TOTALS
TOTAL	$ 41,797,939	$ 27,345,534	$ 801,760	$ 882,859	$70,828,092
Alabama	245,419	546,005	0	1,500	792,924
Alaska	86,250	25,049	1,500	0	112,799
Arizona	1,098,854	19,437	23,920	0	1,142,211
Arkansas	384,719	77,198	3,950	0	465,867
California	5,960,733	5,089,346	344,842	0	11,394,921
Colorado	927,063	35,042	45,934	0	1,008,039
Connecticut	149,675	814,028	0	1,000	964,703
Delaware	118,907	85,117	0	25,212	229,236
District of Columbia	108,211	339,073	2,322	86,729	536,335
Florida	967,885	1,205,727	0	144,901	2,318,513
Georgia	883,156	385,567	0	17,350	1,286,073
Hawaii	151,327	118,713	0	0	270,040
Idaho	217,960	17,896	4,535	4,485	244,876
Illinois	2,543,153	1,357,499	0	103,280	4,003,932
Indiana	1,090,755	347,467	0	34,332	1,472,554
Iowa	620,875	171,580	2,000	1,785	796,240
Kansas	133,446	687,430	0	0	820,876
Kentucky	671,367	201,992	30,015	1,375	904,749
Louisiana	755,568	193,613	41,709	39,155	1,030,045
Maine	61,353	197,200	0	0	258,553
Maryland	758,200	584,037	0	0	1,342,237
Massachusetts	0	0	0	0	0
Michigan	2,089,711	949,570	0	4,346	3,043,627
Minnesota	990,208	321,391	9,725	111,291	1,432,615
Mississippi	338,372	309,894	0	0	648,266
Missouri	202,034	1,241,489	0	20,496	1,464,019
Montana	163,067	22,113	0	12,434	197,614
Nebraska	382,990	146,266	1,868	0	531,124
Nevada	169,379	0	250	0	169,629
New Hampshire	0	0	0	0	0
New Jersey	1,396,894	538,164	0	7,771	1,942,829
New Mexico	249,114	106,338	0	0	355,452
New York	4,711,292	1,506,554	51,192	0	6,269,038
North Carolina	999,857	572,185	20,900	0	1,592,942
North Dakota	183,122	12,180	0	3,150	198,452
Ohio	2,684,390	234,909	0	0	2,919,299
Oklahoma	588,303	379,459	0	23,785	991,547
Oregon	811,463	139,675	0	414	951,552
Pennsylvania	707,264	2,424,035	121,260	14,150	3,266,709
Rhode Island	124,148	226,855	39,945	0	390,948
South Carolina	2,996	798,405	0	0	801,401
South Dakota	126,888	48,000	14,379	11,136	200,403
Tennessee	538,418	515,873	8,263	136,942	1,199,496
Texas	1,405,285	2,635,670	0	0	4,040,955
Utah	570,162	17,125	0	0	587,287
Vermont	76,428	106,250	2,000	1,375	186,053
Virginia	1,231,810	327,370	0	0	1,559,180
Washington	1,422,901	239,260	17,640	1,080	1,680,881
West Virginia	301,223	236,800	0	0	538,023
Wisconsin	1,068,118	463,500	0	4,000	1,535,618
Wyoming	63,254	0	0	0	63,254
Puerto Rico	255,737	321,188	13,611	68,635	659,171
Trust Territory	1,636	0	0	0	1,636
Virgin Islands	6,599	6,000	0	750	13,349

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SSIG FUNDING, BY STATE

	FY 1983 AY (1983 - 1984)				
	PUBLIC	INDEPENDENT	PROPRIETARY	OTHER	TOTALS
TOTAL	$ 32,884,124	$ 25,588,645	$ 981,104	$ 491,473	$59,945,346
Alabama	289,056	595,612	7,550	0	892,218
Alaska	58,750	32,500	3,000	0	94,250
Arizona	966,583	9,558	23,581	0	999,722
Arkansas	309,186	60,319	6,832	3,034	379,371
California	4,993,419	3,908,229	353,504	0	9,255,152
Colorado	739,534	28,732	45,494	1,575	815,335
Connecticut	120,056	659,300	1,500	0	780,856
Delaware	35,040	124,932	0	0	159,972
District of Columbia	124,474	191,928	4,220	121,133	441,755
Florida	729,203	1,157,462	0	0	1,886,665
Georgia	749,713	270,729	0	20,825	1,041,267
Hawaii	123,877	121,757	0	0	245,634
Idaho	180,701	13,367	4,068	2,663	200,799
Illinois	904,258	2,336,629	0	0	3,240,887
Indiana	941,551	226,754	0	30,844	1,199,149
Iowa	461,743	170,090	1,290	11,362	644,485
Kansas	210,428	454,010	0	0	664,438
Kentucky	532,467	181,657	18,079	125	732,328
Louisiana	637,854	152,369	26,362	29,952	846,537
Maine	74,693	140,224	0	0	214,917
Maryland	493,541	600,009	0	0	1,093,550
Massachusetts	496,800	1,407,700	23,400	0	1,927,900
Michigan	1,587,348	888,979	0	2,197	2,478,524
Minnesota	899,588	106,628	144,152	9,228	1,159,596
Mississippi	291,146	216,399	0	0	507,545
Missouri	392,118	737,105	0	55,763	1,184,986
Montana	138,037	13,162	0	13,383	164,582
Nebraska	318,117	110,464	1,325	0	429,906
Nevada	136,686	0	0	0	136,686
New Hampshire	119,196	64,600	2,500	22,725	209,021
New Jersey	896,369	676,208	0	0	1,572,577
New Mexico	205,464	98,622	304	0	304,390
New York	2,186,638	2,825,947	55,845	0	5,068,430
North Carolina	823,089	458,261	0	19,327	1,300,677
North Dakota	147,185	10,577	0	2,870	160,632
Ohio	2,272,612	104,667	0	0	2,377,279
Oklahoma	799,928	7,332	0	188	807,448
Oregon	641,998	128,213	0	0	770,211
Pennsylvania	1,122,793	1,314,135	174,028	24,262	2,635,218
Rhode Island	95,554	186,392	34,497	0	316,443
South Carolina	984	647,691	0	0	648,675
South Dakota	114,657	39,075	10,300	5,932	169,964
Tennessee	438,505	424,564	7,023	100,810	970,902
Texas	1,157,816	2,113,038	0	0	3,270,854
Utah	445,078	12,920	0	0	457,998
Vermont	64,225	80,072	1,550	4,750	150,597
Virginia	945,515	325,283	0	0	1,270,798
Washington	1,139,503	209,786	10,705	555	1,360,549
West Virginia	244,153	191,337	0	0	435,490
Wisconsin	813,147	431,756	0	5,600	1,250,503
Wyoming	72,439	0	600	0	73,039
American Samoa*	0	0	0	0	0
Guam*	0	0	0	0	0
No. Marianas*	0	0	0	0	0
Puerto Rico	198,809	315,565	19,395	0	533,769
Trust Territory	0	0	0	0	0
Virgin Islands	2,500	6,000	0	2,370	10,870

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education.

* Did Not Participate.

DISTRIBUTION OF SSIG FUNDING, BY STATE

	FY 1984 AY (1984 - 1985)				
	PUBLIC	INDEPENDENT	PROPRIETARY	OTHER	TOTALS
TOTAL	$ 37,492,888	$ 31,322,777	$1,688,018	$ 588,825	$71,092,508
Alabama	305,285	823,358	0	1,500	1,130,143
Alaska	76,650	37,000	6,000	0	119,650
Arizona	1,144,884	12,166	23,174	0	1,180,224
Arkansas	419,507	48,654	8,531	3,844	480,536
California	6,086,568	5,456,717	206,251	0	11,749,536
Colorado	965,290	33,275	38,459	0	1,037,024
Connecticut	240,800	738,581	12,675	0	992,056
Delaware	8,050	113,265	0	0	121,315
District of Columbia	150,442	193,363	7,280	203,637	554,722
Florida	1,037,142	1,353,002	0	0	2,390,144
Georgia	920,245	384,829	0	22,950	1,328,024
Hawaii	163,002	148,752	0	0	311,754
Idaho	232,724	15,782	5,286	0	253,792
Illinois	0	0	0	0	0
Indiana	941,058	498,644	0	79,220	1,518,922
Iowa	641,749	169,898	1,200	3,150	815,997
Kansas	180,948	663,203	0	0	844,151
Kentucky	671,191	251,956	10,850	0	933,997
Louisiana	676,448	179,527	49,732	59,544	965,251
Maine	116,569	155,509	0	0	272,078
Maryland	542,545	742,350	100,000	0	1,384,895
Massachusetts	608,825	1,825,560	24,510	0	2,458,895
Michigan	2,153,630	983,013	0	2,820	3,139,463
Minnesota	1,171,499	226,206	21,598	59,620	1,478,923
Mississippi	0	0	0	0	0
Missouri	121,298	1,301,706	0	77,940	1,500,944
Montana	160,405	17,102	0	11,397	188,904
Nebraska	406,464	156,145	1,579	0	564,188
Nevada	191,148	10,200	0	0	201,348
New Hampshire	128,135	111,750	23,375	1,500	264,760
New Jersey	1,163,263	818,295	24,068	0	2,005,626
New Mexico	317,908	66,214	0	1,439	385,561
New York	3,121,117	2,776,586	566,433	0	6,464,136
North Carolina	992,548	615,109	19,592	0	1,627,249
North Dakota	190,230	11,512	0	1,725	203,467
Ohio	990,727	2,020,493	0	0	3,011,220
Oklahoma	693,053	329,302	0	413	1,022,768
Oregon	800,611	179,952	0	1,749	982,312
Pennsylvania	1,505,247	1,578,223	248,415	29,004	3,360,889
Rhode Island	110,661	244,851	45,196	0	400,708
South Carolina	5,798	814,853	0	0	820,651
South Dakota	128,169	64,010	15,250	8,172	215,601
Tennessee	505,604	539,639	181,245	7,017	1,233,505
Texas	1,413,297	2,741,887	0	0	4,155,184
Utah	567,634	16,365	0	0	583,999
Vermont	97,656	88,300	4,800	0	190,756
Virginia	1,210,612	407,010	0	0	1,617,622
Washington	1,466,921	254,099	9,895	1,900	1,732,815
West Virginia	360,322	192,960	0	0	553,282
Wisconsin	1,073,324	509,597	0	950	1,583,871
Wyoming	70,866	0	1,200	0	72,066
American Samoa	0	0	0	0	0
Guam	0	0	0	0	0
No. Marianas	0	0	0	0	0
Puerto Rico	238,134	396,222	31,424	9,334	675,114
Trust Territory	0	0	0	0	0
Virgin Islands	6,685	5,785	0	0	12,470

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SSIG FUNDING, BY STATE

	FY 1985 AY (1985 - 1986)				
	PUBLIC	INDEPENDENT	PROPRIETARY	OTHER	TOTALS
TOTAL	$ 41,556,608	$ 31,334,156	$1,220,047	$ 522,200	$74,633,011
Alabama	345,675	784,468	0	0	1,130,143
Alaska	76,375	39,000	4,500	750	120,625
Arizona	1,196,472	19,342	24,857	0	1,240,671
Arkansas	391,636	75,204	9,611	4,085	480,536
California	6,114,428	5,369,089	231,882	0	11,715,399
Colorado	957,467	38,360	43,530	0	1,039,357
Connecticut	323,560	661,399	4,125	0	989,084
Delaware	0	0	0	0	0
District of Columbia	153,952	181,012	11,478	206,781	553,223
Florida	1,056,788	1,148,579	115,478	61,360	2,382,205
Georgia	913,619	383,984	0	26,482	1,324,085
Hawaii	155,680	156,242	0	0	311,922
Idaho	229,099	15,904	5,175	2,925	253,103
Illinois	4,121,091	0	0	0	4,121,091
Indiana	1,134,162	339,760	0	45,000	1,518,922
Iowa	612,739	188,357	600	13,623	815,319
Kansas	173,661	669,764	0	0	843,425
Kentucky	659,558	256,565	15,102	0	931,225
Louisiana	0	0	0	0	0
Maine	83,914	188,314	0	0	272,228
Maryland	562,650	725,560	99,651	0	1,387,861
Massachusetts	655,115	1,739,590	47,401	0	2,442,106
Michigan	2,101,612	1,042,777	0	1,805	3,146,194
Minnesota	943,225	528,746	0	0	1,471,971
Mississippi	383,570	260,421	0	0	643,991
Missouri	161,942	1,276,206	0	59,923	1,498,071
Montana	160,813	17,905	0	13,640	192,358
Nebraska	418,963	127,452	250	0	546,665
Nevada	183,955	4,675	0	0	188,630
New Hampshire	133,230	110,676	16,785	1,574	262,265
New Jersey	1,236,279	735,800	27,600	0	1,999,679
New Mexico	354,971	28,676	0	1,914	385,561
New York	3,055,584	3,332,257	57,141	0	6,444,982
North Carolina	989,234	590,269	23,446	0	1,602,949
North Dakota	130,553	11,925	0	1,425	143,903
Ohio	1,214,337	1,796,883	0	0	3,011,220
Oklahoma	601,446	421,556	0	1,958	1,024,960
Oregon	782,741	194,952	0	0	977,693
Pennsylvania	1,475,945	1,614,482	226,384	34,113	3,350,924
Rhode Island	115,513	234,860	50,456	0	400,829
South Carolina	1,000	819,380	0	0	820,380
South Dakota	141,050	47,901	20,950	5,700	215,601
Tennessee	558,791	521,101	139,866	12,687	1,232,445
Texas	1,466,329	2,691,645	0	0	4,157,974
Utah	547,817	16,363	0	0	564,180
Vermont	106,875	76,025	4,973	3,625	191,498
Virginia	1,212,296	408,794	0	0	1,621,090
Washington	1,445,602	253,173	14,960	16,330	1,730,065
West Virginia	355,962	196,840	0	0	552,802
Wisconsin	987,313	589,481	0	4,500	1,581,294
Wyoming	88,902	0	1,800	0	90,702
American Samoa	0	0	0	0	0
Guam	24,073	0	0	0	24,073
No. Marianas	928	0	0	0	928
Puerto Rico	250,097	398,692	22,046	0	670,835
Trust Territory	0	0	0	0	0
Virgin Islands	8,019	3,750	0	2,000	13,769

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education.

COLLEGE WORK-STUDY

The College Work-Study (CWS) program is another of the so-called "campus-based" programs and provides assistance to undergraduate and graduate/professional students. The amount a student is allowed to earn is based on his or her financial need. Students are paid at least the minimum wage. The federal government will provide 80 percent of the capital for the program and the institution must provide 20 percent in 1987-88 and 1988-89. The federal share will decrease to 75 percent in 1989-90 and 70 percent in 1990-91 and beyond.

CWS is authorized under The Higher Education Act of 1965. However, the House Subcommittee on Postsecondary Education notes that a precursor to the program, the Student Work Program, was created in 1934 when federal funds were made available through the Federal Emergency Relief Administration to aid non-profit colleges for the part-time employment of needy college students. A version of the program also appeared in 1964 as part of President Johnson's war on poverty, prior to being incorporated into the Higher Education Act in 1965.

Between the 1983-84 and 1987-88 academic years, the proportion of total CWS funds for students attending independent colleges and universities has decreased slightly from 39.4 percent to 38.5 percent and the actual funding level has decreased from $230 million to $227 million, while a major increase has been realized by the proprietary ector. This was caused, in part, by a provision in the Higher Education Amendments of 1986 which permits proprietary institutions to employ CWS students.

For more information contact Robert Coates, Campus and State Grants Branch, Division of Program Operations, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 732-3711.

DISTRIBUTION OF CWS FUNDING BY INSTITUTIONAL CONTROL AND TYPE
FY 1984 - 1988

Type of Institution	1984 - 1985 (FY 1984)		1985 - 1986 (FY 1985)		1986 - 1987 (FY 1986)		1987 - 1988 (FY 1987)		1988 - 1989 (FY 1988)	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
PUBLIC	$322,820,998	58.3%	$335,692,582	56.9%	$324,942,740	57.6%	$325,354,551	55.0%	$329,580,830	56.0%
Two-year	88,404,815	16.0	93,110,223	15.8	89,196,327	15.8	91,195,373	15.4	88,823,215	15.1
Four-year	234,416,183	42.3	242,582,359	41.1	235,746,413	41.8	234,159,178	39.6	240,757,615	40.9
INDEPENDENT	$216,426,360	39.1%	$233,952,216	39.6%	$219,868,289	39.0%	$227,473,467	38.5%	$232,112,804	39.5%
Two-year	10,114,305	1.8	10,053,950	1.7	8,927,357	1.6	8,208,396	1.4	8,628,552	1.5
Four-year	206,312,055	37.3	223,898,266	37.9	210,940,932	37.4	219,265,071	37.1	223,484,252	38.0
PROPRIETARY	$ 14,209,086	2.6%	$ 20,753,900	3.5%	$ 19,145,483	3.4%	$ 38,113,784	6.5%	$ 26,554,914	4.5%
TOTAL	$553,456,444	100 %	$590,398,698	100 %	$563,956,512	100 %	$590,941,802	100 %	$588,248,548	100 %

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING, BY STATE

	FY 1984 AY (1984 - 1985)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$322,820,998	$216,426,360	$14,209,086	$553,456,444
Alabama	8,126,586	2,401,546	478,740	11,006,872
Alaska	448,268	109,469	0	557,737
Arizona	5,273,533	310,119	389,763	5,973,415
Arkansas	3,879,470	1,450,805	474,217	5,804,492
California	34,414,024	11,292,893	1,174,960	46,881,877
Colorado	5,144,124	1,007,588	133,779	6,285,491
Connecticut	2,804,043	3,624,553	129,480	6,558,076
Delaware	950,328	336,480	0	1,286,808
District of Columbia	325,000	3,869,902	144,283	4,339,185
Florida	10,774,541	5,283,481	405,281	16,463,303
Georgia	5,795,943	5,345,126	650,252	11,791,321
Hawaii	1,485,957	262,242	0	1,748,199
Idaho	1,584,192	135,556	26,550	1,746,298
Illinois	10,535,310	10,122,750	690,938	21,348,998
Indiana	6,132,031	3,738,035	242,326	10,112,392
Iowa	2,783,498	4,216,435	22,582	7,022,515
Kansas	3,690,000	1,610,442	90,671	5,391,113
Kentucky	4,889,001	3,394,484	686,887	8,970,372
Louisiana	7,072,398	3,102,040	513,326	10,687,764
Maine	4,757,283	1,335,577	49,305	6,142,165
Maryland	6,227,671	2,235,890	57,303	8,520,864
Massachusetts	8,436,103	23,165,554	371,755	31,973,412
Michigan	13,208,830	4,529,315	239,720	17,077,865
Minnesota	7,739,640	4,360,829	135,383	12,235,852
Mississippi	7,328,973	1,640,993	12,472	8,982,438
Missouri	5,457,816	4,821,247	408,680	10,687,243
Montana	2,094,041	324,836	0	2,418,877
Nebraska	2,337,184	1,191,072	103,145	3,631,401
Nevada	837,499	40,337	51,318	929,154
New Hampshire	2,692,526	1,939,533	33,814	4,665,873
New Jersey	6,927,711	5,108,144	371,165	12,407,020
New Mexico	4,675,359	441,293	32,462	5,149,114
New York	17,786,476	26,325,317	794,312	44,906,105
North Carolina	7,351,916	6,194,310	469,521	14,015,747
North Dakota	1,968,744	515,330	8,883	2,492,957
Ohio	10,601,737	9,594,525	663,277	20,859,539
Oklahoma	4,936,313	1,614,732	127,979	6,679,024
Oregon	6,832,900	2,042,268	141,483	9,016,651
Pennsylvania	12,307,870	15,248,172	678,047	28,234,089
Rhode Island	1,731,558	2,964,481	88,653	4,784,692
South Carolina	4,593,674	3,321,983	240,942	8,156,599
South Dakota	2,131,958	1,017,305	244,373	3,393,636
Tennessee	5,225,724	4,598,476	551,625	10,375,825
Texas	20,479,799	9,584,867	541,049	30,605,715
Utah	2,847,587	92,416	251,833	3,191,836
Vermont	2,605,506	1,602,298	0	4,207,804
Virginia	6,717,349	3,679,572	645,190	11,042,111
Washington	7,399,029	3,344,365	82,107	10,825,501
West Virginia	3,124,254	1,398,801	95,251	4,618,306
Wisconsin	9,710,322	2,212,595	24,405	11,947,322
Wyoming	602,505	0	0	602,505
Guam	231,212	0	0	231,212
Misc. Pacific IS.	279,949	0	0	279,949
Puerto Rico	4,470,067	8,325,981	439,599	13,235,647
Virgin Islands	55,666	0	0	55,666

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING, BY STATE

	FY 1985 AY (1985 - 1986)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$335,692,582	$233,952,216	$20,753,900	$590,398,698
Alabama	8,537,880	2,572,850	631,916	11,742,646
Alaska	428,636	147,474	0	576,110
Arizona	5,461,888	363,695	547,133	6,372,716
Arkansas	4,211,524	1,422,570	558,418	6,192,512
California	35,339,159	13,033,840	1,642,808	50,015,807
Colorado	5,324,589	1,102,954	278,116	6,705,659
Connecticut	2,836,363	4,008,589	151,504	6,996,456
Delaware	1,000,915	371,912	0	1,372,827
District of Columbia	325,000	4,123,969	180,283	4,629,252
Florida	11,091,955	5,655,188	816,630	17,563,773
Georgia	5,099,530	5,794,417	1,685,598	12,579,545
Hawaii	1,561,474	296,479	0	1,857,953
Idaho	1,615,750	203,279	44,000	1,863,029
Illinois	11,276,248	10,573,182	926,693	22,776,123
Indiana	6,433,139	3,944,423	410,797	10,788,359
Iowa	3,095,885	4,348,058	47,985	7,491,928
Kansas	3,935,363	1,727,452	88,687	5,751,502
Kentucky	5,266,693	3,467,893	835,435	9,570,021
Louisiana	7,372,705	3,209,088	820,401	11,402,194
Maine	4,788,801	1,699,454	64,500	6,552,755
Maryland	6,469,734	2,468,127	152,576	9,090,437
Massachusetts	8,661,657	25,136,204	312,883	34,110,744
Michigan	14,060,613	4,736,922	382,113	19,179,648
Minnesota	7,870,712	4,914,727	268,328	13,053,767
Mississippi	6,774,360	1,750,876	1,057,639	9,582,875
Missouri	5,575,942	5,497,963	328,281	11,402,186
Montana	2,239,843	340,730	0	2,580,573
Nebraska	2,999,140	767,488	107,523	3,874,151
Nevada	919,024	53,912	18,326	991,262
New Hampshire	2,772,113	2,118,951	86,703	4,977,767
New Jersey	7,360,408	5,374,808	501,166	13,236,382
New Mexico	4,931,058	483,054	79,213	5,493,325
New York	18,850,367	28,124,157	933,484	47,908,008
North Carolina	7,815,042	6,714,512	423,086	14,952,640
North Dakota	2,093,126	566,476	0	2,659,602
Ohio	11,350,973	10,085,975	817,002	22,253,950
Oklahoma	5,164,368	1,856,848	104,288	7,125,504
Oregon	7,091,674	2,307,929	219,772	9,619,375
Pennsylvania	11,765,729	17,509,182	846,566	30,121,477
Rhode Island	1,760,418	3,192,678	151,436	5,104,532
South Carolina	4,805,495	3,477,509	418,821	8,701,825
South Dakota	2,394,948	972,777	252,763	3,620,488
Tennessee	5,376,835	4,881,610	810,959	11,069,404
Texas	21,653,300	10,355,458	642,872	32,651,630
Utah	3,155,798	197,099	52,309	3,405,206
Vermont	2,641,971	1,837,117	10,000	4,489,088
Virginia	7,063,916	3,919,930	796,373	11,780,219
Washington	7,731,032	3,509,034	309,098	11,549,164
West Virginia	3,369,596	1,400,279	124,408	4,894,283
Wisconsin	10,053,956	2,641,146	50,848	12,745,950
Wyoming	642,780	0	0	642,780
Guam	246,668	0	0	246,668
Misc. Pacific IS.	302,820	0	0	302,820
Puerto Rico	4,664,281	8,691,972	764,160	14,120,413
Virgin Islands	59,388	0	0	59,388

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING, BY STATE

	FY 1986 AY (1986 - 1987)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$324,942,740	$219,868,289	$19,145,483	$563,956,512
Alabama	8,259,647	2,416,616	539,407	11,215,670
Alaska	410,079	155,199	0	565,278
Arizona	4,983,521	328,013	775,190	6,086,724
Arkansas	3,899,253	1,418,186	597,171	5,914,610
California	34,500,694	11,499,309	1,771,217	47,771,220
Colorado	5,228,201	956,362	220,161	6,404,724
Connecticut	2,8[illegible]568	3,756,979	96,927	6,682,474
Delaware	940,917	370,302	0	1,311,219
District of Columbia	275,000	4,041,275	105,234	4,421,509
Florida	10,782,129	5,301,796	691,567	16,775,592
Georgia	5,580,894	5,453,627	980,518	12,015,039
Hawaii	1,474,681	281,682	25,000	1,781,363
Idaho	1,591,093	146,321	42,010	1,779,424
Illinois	11,230,529	9,281,402	1,242,060	21,753,991
Indiana	6,182,118	3,799,978	322,110	10,304,206
Iowa	2,881,320	4,215,800	58,608	7,155,728
Kansas	3,759,432	1,658,581	75,373	5,493,386
Kentucky	4,851,022	3,387,618	901,900	9,140,540
Louisiana	7,053,502	2,886,215	950,781	10,890,498
Maine	4,763,995	1,443,940	50,750	6,258,685
Maryland	6,288,351	2,261,689	132,455	8,682,495
Massachusetts	8,602,290	23,686,660	290,986	32,579,936
Michigan	13,486,097	4,435,557	397,236	18,318,890
Minnesota	7,894,013	4,370,297	203,664	12,467,974
Mississippi	7,342,563	1,735,662	74,611	9,152,836
Missouri	5,462,235	5,032,180	396,094	10,890,509
Montana	2,144,181	320,579	0	2,464,760
Nebraska	2,443,083	1,148,034	109,171	3,700,288
Nevada	889,744	52,033	5,000	946,777
New Hampshire	2,689,040	2,009,444	55,902	4,754,386
New Jersey	7,123,243	5,142,047	377,093	12,642,383
New Mexico	4,735,226	470,253	41,327	5,246,806
New York	18,221,486	26,786,012	750,518	45,758,016
North Carolina	7,404,169	6,436,049	441,422	14,281,640
North Dakota	1,999,451	540,804	0	2,540,255
Ohio	10,973,676	9,770,239	511,374	21,255,289
Oklahoma	4,908,258	1,724,605	172,859	6,805,722
Oregon	6,900,434	2,047,847	239,400	9,187,681
Pennsylvania	11,242,370	16,868,819	658,518	28,769,707
Rhode Island	1,750,667	3,000,396	124,392	4,875,455
South Carolina	4,687,889	3,289,954	333,502	8,311,345
South Dakota	2,208,350	935,705	313,955	3,458,010
Tennessee	5,163,939	4,768,735	639,984	10,572,658
Texas	20,463,442	9,403,402	1,319,448	31,186,292
Utah	2,990,477	93,596	168,315	3,252,388
Vermont	2,634,354	1,648,119	5,158	4,287,631
Virginia	6,885,039	3,768,190	598,334	11,251,563
Washington	7,409,138	3,360,343	261,378	11,030,859
West Virginia	3,178,576	1,352,844	174,485	4,705,905
Wisconsin	9,815,136	2,322,623	36,205	12,173,964
Wyoming	590,141	0	23,794	613,935
Guam	235,598	0	0	235,598
Misc. Pacific IS.	261,800	0	27,430	289,230
Puerto Rico	4,384,967	8,286,371	815,389	13,486,727
Virgin Islands	56,722	0	0	56,722

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING, BY STATE

	FY 1987 AY (1987- 1988)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$325,354,551	$227,473,467	$38,113,784	$590,941,802
Alabama	8,299,855	2,500,250	952,488	11,752,593
Alaska	433,109	154,917	47,800	635,826
Arizona	4,610,482	188,678	1,578,929	6,378,089
Arkansas	3,829,594	1,402,697	965,467	6,197,758
California	35,017,174	11,906,470	3,134,562	50,058,206
Colorado	5,301,281	871,480	538,550	6,711,311
Connecticut	2,816,298	3,953,282	232,796	7,002,376
Delaware	976,268	397,722	0	1,373,990
District of Columbia	175,000	4,291,756	166,418	4,633,174
Florida	10,853,012	5,492,688	1,232,933	17,578,633
Georgia	5,412,307	5,652,570	1,525,302	12,590,179
Hawaii	1,426,249	390,390	50,000	1,866,639
Idaho	1,633,257	180,350	51,000	1,864,607
Illinois	9,947,826	10,384,570	2,463,016	22,795,412
Indiana	6,430,066	3,926,987	440,427	10,797,480
Iowa	3,082,626	4,290,052	125,613	7,498,291
Kansas	3,878,720	1,695,491	182,136	5,756,347
Kentucky	5,066,631	3,369,777	1,141,712	9,578,120
Louisiana	7,103,574	3,185,005	1,123,258	11,411,837
Maine	4,781,508	1,705,603	71,192	6,558,303
Maryland	6,429,971	2,346,083	322,085	9,098,139
Massachusetts	8,706,999	25,058,427	374,189	34,139,615
Michigan	13,906,387	4,575,257	714,200	19,195,844
Minnesota	8,306,005	4,479,791	279,029	13,064,825
Mississippi	7,730,368	1,765,390	95,233	9,590,991
Missouri	5,253,055	5,343,067	815,718	11,411,840
Montana	1,588,050	333,424	661,283	2,582,757
Nebraska	2,470,354	1,279,849	127,225	3,877,428
Nevada	830,868	50,608	110,621	992,097
New Hampshire	2,703,620	2,194,237	84,134	4,981,991
New Jersey	6,946,601	5,228,833	1,072,169	13,247,603
New Mexico	5,068,899	308,564	120,508	5,497,971
New York	18,545,415	27,302,844	2,100,339	47,948,598
North Carolina	7,717,201	6,753,096	495,035	14,965,332
North Dakota	2,085,411	544,349	32,104	2,661,864
Ohio	11,068,387	9,970,402	1,233,998	22,272,787
Oklahoma	5,038,099	1,699,401	394,030	7,131,530
Oregon	7,098,591	2,225,799	303,124	9,627,514
Pennsylvania	11,533,054	16,719,059	1,894,860	30,146,973
Rhode Island	1,722,698	3,250,079	136,078	5,108,855
South Carolina	4,737,872	3,530,512	440,822	8,709,206
South Dakota	2,302,534	939,496	381,525	3,623,555
Tennessee	4,901,283	4,917,467	1,260,036	11,078,786
Texas	18,941,490	8,948,501	4,789,288	32,679,279
Utah	2,965,075	91,739	351,270	3,408,084
Vermont	2,650,107	1,832,591	10,192	4,492,890
Virginia	6,772,992	3,824,075	1,193,153	11,790,220
Washington	7,728,038	3,372,897	458,004	11,558,939
West Virginia	3,171,562	1,369,230	390,404	4,931,196
Wisconsin	10,094,851	2,604,934	56,974	12,756,759
Wyoming	570,219	0	73,107	643,326
Guam	246,877	0	0	246,877
Misc. Pacific IS.	247,156	0	0	247,156
Puerto Rico	4,140,187	8,672,731	1,319,448	14,132,366
Virgin Islands	59,438	0	0	59,438

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING, BY STATE

	FY 1988 AY (1988- 1989)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$329,580,830	$232,112,804	$26,554,914	$588,248,548
Alabama	8,336,064	2,554,326	593,278	11,483,668
Alaska	134,709	123,488	35,119	293,316
Arizona	5,412,494	350,760	1,125,402	6,888,656
Arkansas	4,081,721	1,429,151	610,344	6,121,216
California	34,163,523	13,598,636	2,750,837	50,512,996
Colorado	5,387,838	1,117,710	420,461	6,926,009
Connecticut	2,465,931	4,006,162	315,889	6,787,982
Delaware	955,829	337,353	0	1,293,182
District of Columbia	150,229	4,143,040	199,929	4,493,198
Florida	10,886,304	5,455,466	1,134,380	17,476,150
Georgia	5,400,449	5,338,312	1,028,776	11,767,537
Hawaii	1,485,966	409,089	25,000	1,920,055
Idaho	1,627,203	203,753	45,026	1,875,982
Illinois	10,635,268	10,727,185	1,595,927	22,958,380
Indiana	6,404,944	4,024,668	201,005	10,630,617
Iowa	3,150,660	4,258,450	229,841	7,638,951
Kansas	3,898,024	1,685,729	148,408	5,732,161
Kentucky	5,195,481	3,464,510	554,816	9,214,807
Louisiana	7,271,407	3,200,154	766,862	11,238,423
Maine	4,699,252	1,722,993	72,191	6,494,436
Maryland	6,353,348	2,442,822	191,065	8,987,235
Massachusetts	8,422,136	25,128,081	318,794	33,869,011
Michigan	13,667,348	4,636,538	325,467	18,629,353
Minnesota	8,218,708	4,739,172	454,438	13,412,318
Mississippi	7,630,335	1,657,069	188,598	9,476,002
Missouri	5,602,651	5,539,480	631,969	11,774,100
Montana	2,270,204	314,034	43,915	2,628,153
Nebraska	2,470,772	1,305,590	93,096	3,869,458
Nevada	921,027	33,685	27,985	982,697
New Hampshire	2,693,740	2,138,308	70,512	4,902,560
New Jersey	6,837,742	5,106,834	650,456	12,595,032
New Mexico	4,917,242	316,289	70,065	5,303,596
New York	18,299,469	27,991,639	2,319,005	48,610,113
North Carolina	7,623,230	6,591,930	296,309	14,511,469
North Dakota	2,103,265	483,280	29,770	2,616,315
Ohio	11,583,698	9,893,454	1,312,095	22,789,247
Oklahoma	5,066,173	1,881,586	307,934	7,255,693
Oregon	7,305,650	2,247,342	213,213	9,766,205
Pennsylvania	11,477,760	17,621,052	1,082,668	30,181,480
Rhode Island	1,746,432	3,056,252	104,364	4,907,048
South Carolina	4,715,236	3,621,953	254,570	8,591,759
South Dakota	2,374,200	842,513	345,790	3,562,503
Tennessee	5,219,067	4,714,057	467,091	10,400,215
Texas	20,711,247	9,842,317	2,565,714	33,119,278
Utah	3,190,361	100,681	170,240	3,461,282
Vermont	2,642,289	1,899,148	4,104	4,545,541
Virginia	7,112,029	3,853,259	699,105	11,664,393
Washington	7,724,366	3,536,665	317,243	11,578,274
West Virginia	3,509,825	1,384,069	269,943	5,163,837
Wisconsin	10,126,099	2,627,505	60,887	12,814,491
Wyoming	634,384	0	66,494	700,878
Guam	465,014	0	0	465,014
Misc. Pacific IS.	130,778	0	0	130,778
Puerto Rico	4,071,709	8,415,265	694,417	13,181,391
Virgin Islands	0	0	54,107	54,107

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

PERKINS LOANS
(FORMERLY CALLED NATIONAL DIRECT STUDENT LOANS)

The Perkins/National Direct Student Loan (NDSL) program is the third of the "campus based" programs administered by individual postsecondary educational institutions. Originally called the National Defense Student Loan program and authorized in 1958, it was the first federal education program to make loans to students. It became part of the Higher Education Act in 1972.

The Perkins program is a source of long-term (10 years) and low interest (5 percent) loans to undergraduate, graduate and professional students who meet financial need criteria. Undergraduate students may borrow up to $9000 and graduate/professional students may borrow up to $18,000 (including all funds borrowed under Perkins/NDSL as an undergraduate). Repayment begins six months after a student is no longer enrolled at an institution on at least a part-time basis. And, some of the loan principal may be canceled for individuals who provide services in certain teaching areas, teach the handicapped, work in a Head-Start program, for the Peace Corps or VISTA, or for members of the military serving in "areas of hostility."

Colleges, universities, and other postsecondary institutions apply to the U.S. Department of Education for allocations called Federal Capital Contributions (FCC), which make up 90 percent of the loan, with the other 10 percent provided by the institution. FCC allocations are based on an institution's default rate (it must be below 7.5 percent), the institution's 1985-86 expenditures as a base guarantee and a default penalty, pro-rata and fair share increases (if allocations are sufficient). The institution makes the loan to a student and acts as the collector of the loan when the student begins repayment. Repayments remain at the institution in a "revolving fund" which is used to make additional loans.

According to the U.S. Department of Education, the total amount in these revolving funds is approximately $4.5 billion. Many colleges and universities have substantial sums in their revolving funds and do not apply for new FCC. Institutions cannot get new FCC unless they have a default rate below 7.5 percent

From FY 1983 to FY 1987, both public and independent institutions have seen a drop in Perkins/NDSL funding. The

proprietary sector has seen a sharp rise in percentage and total dollars available in this program.

For more information contact Robert Coates, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 732-3711.

DISTRIBUTION OF PERKINS LOAN BY INSTITUTIONAL CONTROL AND TYPE
FY 1984 - 1988

Type of Institution	1984 - 1985 (FY 1984)		1985 - 1986 (FY 1985)		1986 - 1987 (FY 1986)		1987 - 1988 (FY 1987)		1988 - 1989 (FY 1988)	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
PUBLIC	$ 61,883,357	38.6 %	$ 76,944,146	40.7%	$ 67,885,372	37.7%	$ 66,696,900	35.6%	$ 74,699,049	40.2 %
Two-year	9,367,737	5.9	12,579,491	6.7	12,874,457	7.1	12,912,408	6.9	11,046,589	6.0
Four-year	52,515,620	32.7	64,364,655	34.0	55,010,915	30.6	53,784,492	28.7	63,652,460	34.2
INDEPENDENT	$ 74,168,776	46.2 %	$ 79,309,657	42.0%	$ 76,169,576	42.3%	$ 77,690,484	41.4%	$ 82,869,891	44.6 %
Two-year	4,242,453	2.6	4,036,751	2.1	3,443,444	1.9	3,978,722	2.1	3,601,644	2.0
Four-year	69,926,323	43.6	75,272,906	39.9	72,726,132	40.4	73,711,762	39.3	79,268,247	42.6
PROPRIETARY	$ 24,447,513	15.2 %	$ 32,721,834	17.3%	$ 35,944,681	20.0%	$ 43,112,241	23.0%	$ 28,166,487	15.2 %
TOTAL	$160,499,646	100 %	$188,975,637	100 %	$179,999,629	100 %	$187,499,625	100 %	$185,735,427	100 %

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF PERKINS FUNDING, BY STATE

	FY 1984 AY (1984 - 1985)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$ 61,883,357	$ 74,168,776	$24,447,513	$160,499,646
Alabama	1,285,959	821,668	398,392	2,506,019
Alaska	39,773	50,000	65,354	155,127
Arizona	784,534	136,072	1,280,677	2,201,283
Arkansas	854,220	262,909	201,291	1,318,420
California	4,951,741	8,138,363	3,978,501	17,068,605
Colorado	1,130,719	680,401	511,125	2,322,245
Connecticut	136,826	1,340,836	642,307	2,119,969
Delaware	331,347	63,791	0	395,138
District of Columbia	0	1,021,810	198,093	1,219,903
Florida	2,409,643	1,078,182	925,762	4,413,587
Georgia	941,452	1,220,172	554,578	2,716,202
Hawaii	384,188	148,243	15,393	547,824
Idaho	558,418	63,889	35,949	658,256
Illinois	1,843,185	4,108,562	1,888,052	7,839,799
Indiana	1,416,049	2,398,072	317,230	4,131,351
Iowa	671,202	2,066,671	89,058	2,826,931
Kansas	610,290	647,191	174,948	1,432,429
Kentucky	732,472	361,366	751,552	1,845,390
Louisiana	1,164,158	763,934	652,687	2,580,779
Maine	464,822	1,044,507	21,112	1,530,441
Maryland	1,291,146	934,438	253,879	2,479,463
Massachusetts	1,188,498	5,888,686	147,023	7,224,207
Michigan	3,284,527	1,753,197	541,808	5,579,532
Minnesota	499,808	2,663,100	351,469	3,514,377
Mississippi	1,429,528	122,688	22,269	1,574,485
Missouri	1,245,793	1,862,119	612,950	3,720,862
Montana	458,957	7,797	0	466,754
Nebraska	524,470	910,077	50,105	1,484,652
Nevada	150,880	9,082	94,083	254,045
New Hampshire	458,274	701,064	107,213	1,266,551
New Jersey	1,368,027	1,093,513	893,401	3,354,941
New Mexico	840,065	29,903	110,246	980,214
New York	2,621,935	10,981,775	1,475,936	15,079,646
North Carolina	1,772,817	1,995,876	35,032	3,803,725
North Dakota	289,200	236,130	47,387	572,717
Ohio	3,561,868	2,028,858	1,989,589	7,580,315
Oklahoma	1,056,278	1,006,241	260,509	2,323,028
Oregon	1,765,492	827,433	369,119	2,962,044
Pennsylvania	2,384,821	4,765,180	888,646	8,038,647
Rhode Island	209,674	615,793	61,643	887,110
South Carolina	976,874	585,378	91,520	1,653,772
South Dakota	628,833	48,957	59,789	737,579
Tennessee	985,524	1,391,346	329,024	2,705,894
Texas	4,647,707	1,177,534	1,028,933	6,854,174
Utah	1,078,817	30,928	40,696	1,150,441
Vermont	95,571	858,326	0	953,897
Virginia	1,360,397	938,841	607,699	2,906,937
Washington	1,425,270	1,266,377	603,225	3,294,872
West Virginia	701,382	164,122	433,074	1,298,578
Wisconsin	2,282,901	1,697,404	95,829	4,076,134
Wyoming	38,025	0	138,856	176,881
Guam	0	0	0	0
Misc. Pacific IS.	0	0	0	0
Puerto Rico	549,000	1,159,974	4,500	1,713,474
Virgin Islands	0	0	0	0

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF PERKINS FUNDING, BY STATE

	FY 1985 AY (1985 - 1986)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$ 76,944,146	$ 79,309,657	$32,721,834	$188,975,637
Alabama	1,242,004	1,110,452	440,615	2,793,071
Alaska	0	100,000	76,586	176,586
Arizona	377,369	281,309	1,810,560	2,469,238
Arkansas	1,102,521	180,790	302,215	1,585,526
California	5,826,880	9,081,587	5,064,984	19,973,451
Colorado	1,310,035	750,656	624,868	2,685,559
Connecticut	110,085	1,763,161	571,911	2,445,157
Delaware	307,223	141,967	0	449,190
District of Columbia	0	1,329,243	69,058	1,398,301
Florida	2,757,071	1,202,966	1,367,743	5,327,780
Georgia	860,592	1,711,952	601,178	3,173,722
Hawaii	578,195	143,719	11,559	733,473
Idaho	679,396	67,280	40,853	787,529
Illinois	3,181,708	3,340,360	2,679,393	9,201,461
Indiana	1,420,963	2,848,080	566,433	4,835,476
Iowa	1,123,356	2,041,271	109,500	3,274,127
Kansas	1,147,036	1,253,659	260,754	2,661,449
Kentucky	1,007,470	674,077	974,719	2,656,266
Louisiana	1,333,052	931,668	872,568	3,137,288
Maine	193,519	539,508	25,112	758,139
Maryland	1,592,779	955,021	324,810	2,872,610
Massachusetts	1,249,646	5,384,121	146,087	6,779,854
Michigan	5,092,029	2,465,432	650,641	8,208,107
Minnesota	907,730	2,842,060	340,011	4,089,801
Mississippi	1,840,661	106,639	176,330	2,123,630
Missouri	1,201,527	2,238,812	872,860	4,313,199
Montana	789,510	975	4,938	795,423
Nebraska	1,483,939	222,188	48,161	1,754,288
Nevada	241,327	0	93,242	334,569
New Hampshire	321,127	387,364	83,797	792,288
New Jersey	1,234,086	1,697,185	1,070,934	4,002,205
New Mexico	882,561	35,000	95,712	1,013,273
New York	4,257,848	9,142,170	2,003,292	15,403,310
North Carolina	1,656,329	2,585,225	142,489	4,384,043
North Dakota	619,782	197,421	46,922	864,125
Ohio	4,408,885	1,874,882	2,488,510	8,772,277
Oklahoma	1,338,327	1,337,666	220,330	2,896,323
Oregon	1,398,142	770,332	375,699	2,544,173
Pennsylvania	3,496,102	4,661,415	1,063,013	9,220,530
Rhode Island	193,493	719,308	100,394	1,013,195
South Carolina	1,150,288	674,265	142,728	1,967,281
South Dakota	686,325	65,593	101,156	853,074
Tennessee	1,063,005	2,022,877	352,452	3,438,334
Texas	5,963,902	1,853,027	2,109,767	9,926,696
Utah	1,822,876	62,142	35,037	1,920,055
Vermont	24,083	552,760	4,500	581,343
Virginia	1,662,877	1,008,284	1,122,538	3,793,699
Washington	1,658,520	1,186,653	903,701	3,748,874
West Virginia	1,047,732	114,980	565,165	1,727,877
Wisconsin	2,495,233	2,064,621	149,789	4,709,643
Wyoming	65,000	0	308,220	373,220
Guam	0	0	0	0
Misc. Pacific IS.	0	0	0	0
Puerto Rico	540,000	2,587,529	108,000	3,235,529
Virgin Islands	0	0	0	0

SOURCE: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Gratns Branch, U.S. Department of Education.

DISTRIBUTION OF PERKINS FUNDING, BY STATE

	FY 1986 AY (1986 - 1987)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$ 67,885,372	$ 76,169,576	$35,944,681	$179,999,629
Alabama	1,088,362	1,123,164	598,966	2,810,492
Alaska	0	135,000	38,977	173,977
Arizona	536,693	272,053	1,659,982	2,468,728
Arkansas	1,050,782	208,206	219,611	1,478,599
California	4,872,752	8,073,747	6,195,866	19,142,365
Colorado	1,187,135	501,288	915,963	2,604,386
Connecticut	46,141	1,780,394	551,001	2,377,536
Delaware	263,149	179,997	0	443,146
District of Columbia	0	1,340,084	28,034	1,368,118
Florida	2,462,986	1,289,268	1,197,564	4,949,818
Georgia	730,371	1,382,794	933,040	3,046,205
Hawaii	382,999	217,240	14,144	614,383
Idaho	603,059	23,211	111,961	738,231
Illinois	2,344,986	3,031,755	3,415,554	8,792,295
Indiana	1,134,156	2,624,211	874,930	4,633,297
Iowa	1,150,990	1,812,545	206,855	3,170,390
Kansas	678,429	799,951	128,084	1,606,464
Kentucky	596,970	526,936	945,685	2,069,591
Louisiana	1,080,238	339,373	1,474,716	2,894,327
Maine	166,493	1,529,389	20,500	1,716,382
Maryland	1,564,725	670,461	545,519	2,780,705
Massachusetts	1,451,049	6,429,672	221,194	8,101,915
Michigan	3,273,450	2,337,287	646,683	6,257,420
Minnesota	1,402,175	2,279,968	259,220	3,941,363
Mississippi	1,319,377	135,659	310,745	1,765,781
Missouri	1,111,081	2,227,981	833,868	4,172,930
Montana	506,334	0	17,129	523,463
Nebraska	824,881	749,131	91,017	1,665,029
Nevada	156,390	0	128,520	284,910
New Hampshire	167,423	1,003,581	249,427	1,420,431
New Jersey	1,249,538	1,445,841	1,067,171	3,762,550
New Mexico	1,012,189	35,000	52,117	1,099,306
New York	5,507,677	9,220,574	2,183,502	16,911,753
North Carolina	1,567,401	2,329,332	369,115	4,265,848
North Dakota	371,742	222,160	48,397	642,299
Ohio	4,334,859	1,664,355	2,502,092	8,501,306
Oklahoma	1,001,797	1,434,954	168,520	2,605,271
Oregon	1,614,639	1,245,356	461,923	3,321,918
Pennsylvania	3,260,648	4,733,864	1,020,796	9,015,308
Rhode Island	239,130	671,416	84,344	994,890
South Carolina	1,170,824	619,825	64,046	1,854,695
South Dakota	494,195	33,859	299,138	827,192
Tennessee	903,132	1,854,396	277,115	3,034,643
Texas	4,613,720	1,196,769	1,876,439	7,686,928
Utah	1,114,878	51,072	124,262	1,290,212
Vermont	56,407	1,000,564	12,820	1,069,791
Virginia	1,590,485	952,963	716,671	3,260,119
Washington	1,601,948	1,267,339	825,895	3,695,182
West Virginia	693,334	115,718	647,297	1,456,349
Wisconsin	2,654,326	1,702,657	214,384	4,571,367
Wyoming	138,927	0	59,445	198,372
Guam	0	0	0	0
Misc. Pacific IS.	0	0	0	0
Puerto Rico	540,000	1,347,216	34,437	1,921,653
Virgin Islands	0	0	0	0

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants, U.S. Department of Education.

DISTRIBUTION OF PERKINS FUNDING, BY STATE

	FY 1987 AY (1987 - 1988)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$ 66,696,900	$ 77,690,484	$43,112,241	$187,499,625
Alabama	640,372	1,002,002	1,285,224	2,927,598
Alaska	20,000	93,838	67,389	181,227
Arizona	540,439	378,748	1,652,405	2,571,592
Arkansas	931,621	201,146	407,442	1,540,209
California	4,030,756	9,676,120	6,233,080	19,939,956
Colorado	1,174,158	410,291	1,128,454	2,712,903
Connecticut	68,341	1,950,140	458,119	2,476,600
Delaware	246,132	215,478	0	461,610
District of Columbia	0	1,425,123	0	1,425,123
Florida	2,303,714	1,278,725	1,573,619	5,156,058
Georgia	587,329	1,547,871	1,037,930	3,173,130
Hawaii	298,704	284,871	56,407	639,982
Idaho	580,096	61,619	127,275	768,990
Illinois	2,550,948	3,513,252	3,094,444	9,158,644
Indiana	1,445,744	2,409,616	970,992	4,826,352
Iowa	1,353,030	1,711,738	237,724	3,302,492
Kansas	815,957	604,488	252,955	1,673,400
Kentucky	497,723	498,709	1,159,396	2,155,828
Louisiana	1,083,632	727,191	1,204,105	3,014,928
Maine	113,178	1,626,738	47,983	1,787,899
Maryland	1,659,768	874,626	362,171	2,896,565
Massachusetts	1,523,363	6,570,212	345,920	8,439,495
Michigan	2,638,038	2,515,374	1,364,735	6,518,147
Minnesota	1,556,782	2,284,286	264,519	4,105,587
Mississippi	1,560,593	87,961	190,800	1,839,354
Missouri	1,053,418	2,136,398	1,156,989	4,346,805
Montana	464,847	0	80,426	545,273
Nebraska	1,038,615	612,160	83,628	1,734,403
Nevada	68,820	0	227,962	296,782
New Hampshire	149,712	1,126,337	203,567	1,479,616
New Jersey	1,025,631	1,376,292	1,517,403	3,919,326
New Mexico	1,057,813	35,000	52,298	1,145,111
New York	4,495,164	10,073,760	3,047,487	17,616,411
North Carolina	1,432,178	2,534,263	477,160	4,443,601
North Dakota	422,575	169,649	76,838	669,062
Ohio	4,541,683	1,280,943	3,032,885	8,855,511
Oklahoma	1,322,102	1,134,557	257,162	2,713,821
Oregon	1,631,156	1,455,905	373,271	3,460,332
Pennsylvania	4,102,967	3,395,871	1,892,108	9,390,946
Rhode Island	111,826	876,514	48,004	1,036,344
South Carolina	1,045,080	657,216	229,677	1,931,973
South Dakota	449,340	22,922	389,397	861,659
Tennessee	484,782	1,616,429	1,059,877	3,161,088
Texas	4,757,587	725,605	2,524,027	8,007,219
Utah	1,011,064	2,455	330,456	1,343,975
Vermont	45,711	1,036,635	32,021	1,114,367
Virginia	1,572,570	1,095,113	728,269	3,395,952
Washington	2,225,487	831,570	792,091	3,849,148
West Virginia	813,755	38,444	664,832	1,517,031
Wisconsin	2,398,986	2,175,061	187,794	4,761,841
Wyoming	83,113	0	123,524	206,637
Guam	0	0	0	0
Misc. Pacific IS.	0	0	0	0
Puerto Rico	670,500	1,331,222	0	2,001,722
Virgin Islands	0	0	0	0

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

DISTRIBUTION OF PERKINS FUNDING, BY STATE

	FY 1988 AY (1988 - 1989)			
	PUBLIC	INDEPENDENT	PROPRIETARY	TOTAL
TOTAL	$ 74,699,049	$ 82.869,891	$28,166,487	$ 185,735,427
Alabama	1,112,186	1,028,206	276,993	2,417,385
Alaska	3,812	0	101,653	105,465
Arizona	434,037	261,618	1,549,557	2,245,212
Arkansas	1,108,163	175,152	262,321	1,545,636
California	5,986,419	9,574,383	4,522,136	20,082,938
Colorado	1,492,854	850,171	608,834	2,951,859
Connecticut	151,790	1,686,325	328,289	2,166,404
Delaware	296,576	111,701	0	408,277
District of Columbia	0	1,547,738	8,686	1,556,424
Florida	2,576,654	1,110,613	1,091,272	4,778,539
Georgia	922,955	1,649,856	494,426	3,067,237
Hawaii	359,931	123,292	13,269	496,492
Idaho	689,434	64,922	53,374	807,730
Illinois	3,159,508	3,181,897	2,188,949	8,530,354
Indiana	1,292,456	2,912,316	585,965	4,790,737
Iowa	1,333,603	2,016,921	353,890	3,704,414
Kansas	1,065,921	890,616	156,937	2,113,474
Kentucky	926,079	674,522	806,876	2,407,477
Louisiana	1,141,514	912,244	867,688	2,921,446
Maine	365,509	1,182,816	34,064	1,582,389
Maryland	1,621,780	1,016,959	233,830	2,872,569
Massachusetts	1,444,336	6,378,331	282,364	8,105,031
Michigan	5,155,199	2,299,737	386,235	7,841,171
Minnesota	1,001,468	2,626,469	302,913	3,930,850
Mississippi	2,033,581	112,603	192,068	2,338,252
Missouri	1,163,560	2,583,451	667,729	4,414,740
Montana	816,518	5,025	15,168	836,711
Nebraska	939,840	809,265	58,631	1,807,736
Nevada	235,867	5,062	68,615	309,544
New Hampshire	410,031	852,290	208,052	1,470,373
New Jersey	1,359,661	1,678,576	1,201,353	4,239,590
New Mexico	740,263	37,221	5,056	782,540
New York	1,262,795	10,243,762	2,055,298	13,561,855
North Carolina	1,733,691	2,468,461	122,454	4,324,606
North Dakota	616,690	137,704	42,561	796,955
Ohio	4,368,508	1,880,190	1,772,303	8,021,001
Oklahoma	1,143,221	1,276,864	252,502	2,672,587
Oregon	1,915,769	1,025,411	360,114	3,301,294
Pennsylvania	3,723,035	5,177,066	743,442	9,643,543
Rhode Island	192,732	1,171,092	75,759	1,439,583
South Carolina	1,100,357	631,860	54,864	1,787,081
South Dakota	839,958	54,405	122,840	1,017,203
Tennessee	1,085,381	1,414,948	437,134	2,937,463
Texas	5,710,094	1,718,888	1,798,505	9,227,487
Utah	1,682,063	57,410	209,257	1,948,730
Vermont	84,790	988,941	5,316	1,079,047
Virginia	1,684,379	1,015,187	635,343	3,334,909
Washington	1,716,460	1,342,120	685,461	3,744,041
West Virginia	1,135,790	117,230	311,860	1,564,880
Wisconsin	2,772,508	2,122,994	120,518	5,016,020
Wyoming	31,915	0	365,504	397,419
Guam	0	0	0	0
Misc. Pacific IS.	0	0	0	0
Puerto Rico	557,408	1,665,060	66,289	2,288,757
Virgin Islands	0	0	1,970	1,970

Source: Analysis Section, Office of Student Financial Assistance, Division of Policy and Program Development, Campus and State Grants Branch, U.S. Department of Education.

GUARANTEED STUDENT LOANS

The Guaranteed Student Loan (GSL) program authorizes low interest loans from commercial lenders and also from some education institutions acting as direct lenders. These loans are guaranteed either by individual state agencies (reinsured by the federal government) or directly by the U.S. Department of Education. The purpose of such guarantees is to provide a substitute for collateral which is generally unavailable from students. This permits lenders to make loans directly to students who may not have established credit ratings.

Appropriations for the GSL program are for interest payments to lenders while students are in school and for a "special allowance" to lenders, which is an additional interest payment which assumes that lenders will receive at least market interest rates. The special allowance is equal to the bond equivalent of the 91-day Treasury bill rate (the bond equivalent is one-half percent higher than the actual rate) plus three and one-half percent minus the eight percent interest rate charged on the loans). Finally, a portion of the appropriations for GSL is for claims relating to death, disability, bankruptcy, and default by borrowers.

Undergraduate students may borrow up to $2625 per year for the first two years, $4000/year for the next three years of study, to an aggregate amount of $17250. Graduate and professional students may borrow up to $7500 per year, not to exceed an aggregate amount of $54750 (including undergraduate borrowing). Repayment begins six months after a student leaves school or is no longer carrying at least one-half of the normal full-time academic workload. However, under certain circumstances, there are provisions for deferring payments. The terms of the loans are up to 10 years and carry a 8 percent interest rate. Families must demonstrate need for the GSL by filing an application that is analyzed utilizing "congressional methodology", which evaluates a family's ability to contribute. The equation that determines the students' loan eligibility is COST minus AID minus FAMILY CONTRIBUTION equals LOAN ELIGIBILITY.

During policy discussions of Guaranteed Student Loans, it is often claimed that the program suffers from excessive default rates. These concerns persist and many proposals are currently being floated to deal with the problem.

The GSL program is a vital source of funding for low and middle-income students attending independent colleges and universities. Based on the Student Aid Recipient Data Base, NIICU has found that, with the wide tuition gap between state and independent institutions and the dwindling buying power of federal grant programs, GSL is the major program (other

than institutional aid) used to assist students attending an independent college or university.

For more information contact Carol Roberts, Guaranteed Student Loan Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 732-3711.

DISTRIBUTION OF GSL VOLUME BY STATE
BY FY 1982 - FY 1986

	FY 1982	FY 1983	FY 1984	FY 1985	FY 1986
TOTAL	$6,135,718,594	$6,719,732,096	$7,506,009,272	$8,371,390,725	$8,050,334,457
Alabama	45,717,411	56,558,379	70,770,679	82,426,066	67,312,177
Alaska	1,077,593	1,657,015	1,864,709	2,342,238	2,675,456
Arizona	72,364,059	117,911,738	112,447,779	132,149,208	106,679,010
Arkansas	22,349,003	23,787,782	25,206,076	31,780,085	31,804,217
California	583,718,595	646,373,000	675,860,148	724,561,560	632,335,593
Colorado	74,211,544	84,916,142	101,452,455	113,581,452	111,393,668
Connecticut	158,129,191	145,655,188	145,480,704	141,279,392	114,231,440
Delaware	15,794,154	16,356,754	15,880,862	13,826,877	10,004,220
District of Columbia	36,968,444	58,219,100	70,458,016	107,698,719	58,963,582
Florida	164,504,997	153,994,045	253,794,227	258,162,090	260,851,382
Georgia	50,364,806	53,150,828	60,265,301	62,262,527	57,893,921
Hawaii	17,488,974	20,305,744	18,191,998	17,906,730	15,630,437
Idaho	18,574,418	19,480,854	20,735,904	22,417,108	18,577,611
Illinois	324,825,245	396,140,246	407,025,275	450,475,797	362,967,428
Indiana	118,758,136	128,360,893	132,284,141	137,225,325	123,716,600
Iowa	100,623,343	99,758,296	115,041,698	112,144,173	130,966,715
Kansas	97,690,424	91,489,782	116,232,329	130,401,341	189,641,764
Kentucky	63,737,760	65,321,507	60,372,772	57,768,071	53,945,971
Louisiana	57,125,411	60,051,741	70,874,842	74,510,712	60,514,793
Maine	43,276,653	47,051,221	44,579,441	44,493,838	35,762,418
Maryland	97,148,127	118,418,781	122,083,918	124,664,181	114,027,233
Massachusetts	302,689,307	300,094,154	296,953,160	301,643,037	231,244,016
Michigan	203,735,109	195,470,804	243,628,858	237,789,479	181,249,272
Minnesota	197,425,983	187,724,914	202,272,549	208,318,836	191,200,657
Mississippi	27,894,095	33,556,168	40,430,321	47,109,608	47,165,371
Missouri	105,339,861	127,237,081	138,580,449	153,370,089	136,762,594
Montana	16,459,782	21,141,472	26,703,399	31,498,718	32,144,342
Nebraska	59,059,354	82,326,929	76,000,225	79,513,872	67,936,639
Nevada	10,290,885	11,821,687	17,157,139	22,110,599	23,039,299
New Hampshire	33,210,133	35,494,094	36,352,566	34,042,866	26,644,597
New Jersey	251,728,130	270,380,578	269,213,815	260,851,378	199,472,305
New Mexico	17,684,671	24,863,156	33,554,060	29,944,243	27,597,894
New York	965,262,057	953,777,320	938,691,659	1,036,334,298	758,631,630
North Carolina	35,830,741	52,152,855	56,376,084	56,956,150	53,544,922
North Dakota	25,354,406	38,384,618	34,424,529	34,695,735	31,308,901
Ohio	238,199,442	237,090,972	301,669,212	244,705,900	192,433,291
Oklahoma	32,368,554	36,496,250	43,453,625	51,518,542	54,676,653
Oregon	65,364,958	63,243,752	77,304,415	71,190,593	66,351,711
Pennsylvania	506,534,717	505,684,320	569,986,099	576,874,699	472,660,956
Rhode Island	40,978,357	53,424,812	42,537,134	44,857,433	33,707,985
South Carolina	9,939,853	12,761,692	20,002,172	25,140,245	30,313,971
South Dakota	44,309,098	45,753,677	45,916,402	47,249,970	49,399,134
Tennessee	60,218,764	64,747,549	68,468,904	82,355,540	74,299,482
Texas	131,779,650	151,930,759	239,982,358	274,694,353	336,890,545
Utah	37,552,812	44,344,124	41,737,366	43,885,138	49,685,142
Vermont	21,444,629	23,313,535	23,371,696	22,858,920	19,565,408
Virginia	104,467,054	122,250,432	112,898,331	109,117,310	79,745,359
Washington	66,085,481	83,242,089	119,039,778	121,751,109	109,982,551
West Virginia	36,101,879	51,112,455	71,865,497	146,666,458	157,215,679
Wisconsin	154,869,259	200,982,616	206,705,308	219,241,842	222,150,385
Wyoming	5,585,625	11,436,843	12,129,233	13,525,261	12,786,165
HEAF	22,435,845	85,732,015	269,436,892	554,021,957	1,094,251,664
Misc. Pacific Is.	368,598	3,013,784	2,856,862	3,591,726	2,979,833
Puerto Rico	17,629,505	41,626,364	58,038,468	70,701,337	80,736,211
USAF	121,100,218	139,867,618	124,927,020	269,348,758	341,490,706
Virgin Islands	1,971,494	2,291,572	2,440,413	1,837,236	1,173,551

Source: Division of Policy and Program Development, Guaranteed Student Loan Branch, Analysis Section, Office of Student Financial Assistance, U.S. Department of Education.

PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS)
SUPPLEMENTAL LOANS FOR STUDENTS (SLS)
(FORMERLY PLUS/ALAS LOANS)

PLUS/SLS loans are available without proof of financial need to parents of dependent undergraduates, some dependent undergraduates and to independent undergraduates, graduate and professional students. The federal government insures or reinsures these loans which make up a part of the GSL program.

The interest rate is variable, based on an average of 91-day Treasury bill rates and is currently set at 10.45 percent with a special allowance paid to lenders by the federal government up to market interest rates. No in-school interest subsidy is provided. Parents and/or students may borrow up to $4,000 per year, up to an aggregate of $20,000 (in addition to GSL).

Full-time students may begin making interest payments on the loan 60 days after taking out the loan or may capitalize the interest and begin making payments on the loan interest and principal upon leaving school. Parents who use PLUS/SLS loans are required to begin making payments on both the loan principal and the interest within 60 days.

For more information, contact Carol Roberts, Guaranteed Student Loan Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 732-3711.

DISTRIBUTION OF PLUS LOAN
VOLUME BY STATE
FY 1982- FY 1986

	FY 1982	FY 1983	FY 1984	FY 1985	FY 1986
TOTAL	$103,042,270	$248,843,087	369,232,398	512,147,161	$519,875,844
Alabama	153,546	588,204	948,128	1,809,277	1,693,193
Alaska	0	0	0	0	0
Arizona	910,367	2,446,985	4,496,114	6,540,149	9,479,727
Arkansas	44,200	273,102	656,316	836,228	1,181,313
California	0	10,195,962	27,393,793	45,207,133	43,462,056
Colorado	0	1,292,318	3,298,920	5,165,191	6,045,214
Connecticut	5,797,498	9,001,794	9,633,640	9,532,263	8,472,846
Delaware	252,906	621,987	1,076,453	1,074,523	868,673
District of Columbia	5,228,154	14,604,361	50,243,073	66,136,973	31,319,686
Florida	0	508,749	3,019,398	4,327,796	11,580,515
Georgia	0	0	2,624,014	3,452,070	3,839,605
Hawaii	286,961	554,584	702,855	732,072	730,034
Idaho	8,400	227,384	205,452	329,192	280,590
Illinois	490,290	6,175,944	9,024,282	17,301,753	18,414,041
Indiana	0	2,617,739	4,445,308	5,691,440	5,864,601
Iowa	814,595	3,596,728	4,269,480	5,631,237	5,734,594
Kansas	1,154,037	1,508,743	2,307,306	3,405,636	4,972,368
Kentucky	0	808,053	1,188,231	1,235,339	962,075
Louisiana	3,000	0	1,731,847	1,792,966	1,102,217
Maine	382,290	1,334,867	1,555,872	1,780,500	1,622,895
Maryland	1,761,369	4,728,536	6,920,879	8,251,060	8,134,616
Massachusetts	10,000,391	17,399,644	22,284,863	29,889,600	22,360,199
Michigan	727,185	2,401,079	3,335,772	4,486,759	5,133,109
Minnesota	2,701,769	7,936,995	8,222,544	11,370,888	9,435,285
Mississippi	0	340,489	1,011,796	1,750,125	1,917,594
Missouri	126,300	3,753,090	5,025,950	9,252,582	9,776,039
Montana	19,800	90,065	156,434	334,967	509,741
Nebraska	812,145	2,848,279	3,308,883	4,240,709	4,770,150
Nevada	0	11,500	8,000	500	0
New Hampshire	201,964	1,586,374	1,738,975	1,752,862	1,466,011
New Jersey	12,055,809	18,394,846	18,776,954	20,957,238	15,935,725
New Mexico	12,000	158,343	324,153	449,691	389,854
New York	35,920,891	67,942,137	73,086,087	87,788,451	66,453,182
North Carolina	0	435,645	1,242,794	2,150,930	4,021,684
North Dakota	0	29,970	0	0	0
Ohio	1,309,483	7,565,606	9,987,528	14,774,369	16,262,837
Oklahoma	76,899	445,851	1,280,844	2,376,413	1,383,627
Oregon	0	1,382,164	1,791,883	2,559,965	2,063,871
Pennsylvania	13,709,124	26,635,732	29,047,445	34,744,625	18,706,367
Rhode Island	182,710	2,021,823	1,796,766	1,997,949	1,965,400
South Carolina	0	382,975	1,273,500	1,666,400	1,887,650
South Dakota	30,356	1,055,334	1,411,476	1,568,763	1,764,324
Tennessee	0	1,740,301	3,240,161	4,448,097	5,215,088
Texas	114,128	982,889	3,800,244	8,985,686	15,966,604
Utah	0	73,315	411,834	785,842	871,038
Vermont	199,064	1,025,266	1,345,760	1,491,917	1,579,644
Virginia	744,655	3,890,019	5,571,290	6,728,335	6,149,214
Washington	18,862	1,216,667	2,415,337	4,091,329	4,565,340
West Virgina	596,429	981,828	1,988,137	2,859,579	3,571,611
Wisconsin	366,367	3,482,948	4,078,223	5,832,647	6,389,726
Wyoming	101,683	317,963	492,325	698,511	870,561
HEAF	4,161,594	2,229,399	10,546,617	15,312,041	53,686,503
Misc. Pacific Is.	0	0	0	0	0
Puerto Rico	0	0	0	0	0
USAF	1,535,049	8,998,511	14,488,462	36,566,593	69,047,007
Virgin Islands	0	0	0	0	0

SOURCE: Division of Policy and Program Development, Guaranteed Student Loan Branch, Analysis Section, Office of Student Financial Assistance, U.S. Department of Education.